



BANK OF GUYANA

BANKING SYSTEM
STATISTICAL
ABSTRACT

Website: www.bankofguyana.org.gy

RESEARCH DEPARTMENT

July, 2009

STATISTICAL ABSTRACT

TABLES

CONTENTS

1. MONETARY AUTHORITY

- 1.1 Bank of Guyana: Assets
- 1.2 Bank of Guyana: Liabilities
- 1.3 Bank of Guyana: Currency Notes Issue
- 1.4 Bank of Guyana: Coins Issue

2. COMMERCIAL BANKS

- 2.1(a) Commercial Banks: Assets
- 2.1(b) Commercial Banks: Liabilities, Capital and Reserves
- 2.2 Commercial Banks: Total Deposits
- 2.3 Commercial Banks: Demand Deposits
- 2.4 Commercial Banks: Time Deposits
- 2.5 Commercial Banks: Savings Deposits
- 2.6 Commercial Banks: Time Deposits by Maturity
- 2.7 Commercial Banks: Debits and Credits on Savings Accounts
- 2.8 Commercial Banks: Debits on Chequing Accounts
- 2.9 Commercial Banks: Clearing Balances
- 2.10 Commercial Banks: Total Loans and Advances
- 2.11 Commercial Banks: Demand Loans and Advances
- 2.12 Commercial Banks: Term Loans and Advances
- 2.13(a) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(b) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(c) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(d) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(e) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(f) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(g) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(h) Commercial Banks: Loans and Advances to Residents by Sector
- 2.14 Commercial Banks: Liquid Assets
- 2.15 Commercial Banks: Minimum Reserve Requirements
- 2.16(a) Foreign Exchange Intervention
- 2.16(b) Interbank Trade
- 2.17 Commercial Banks Holdings of Treasury Bills

3. BANKING SYSTEM

- 3.1 Monetary Survey
- 3.2 International Reserves and Foreign Assets

4. MONEY, CAPITAL MARKET RATES AND OFFICIAL EXCHANGE RATES

- 4.1 Guyana: Selected Interest Rates
- 4.2 Commercial Banks: Selected Interest Rates
- 4.3 Comparative Treasury Bill Rates and Bank Rates
- 4.4 Changes in Bank of Guyana Transaction Exchange Rate (G\$/US\$)
- 4.5 Exchange Rate (G\$/US\$)
- 4.6 Monthly Average Market Exchange Rates

BANK OF GUYANA: ASSETS
(G\$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
1999	126515.8	48305.1	-	19551.9	220.9	28532.3	1567.0	-	1567.0	-	-	68723.3	7920.4
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006													
Mar	115162.5	51130.5	79.0	12455.1	2883.2	35713.2	1138.9	-	1138.9	-	-	45771.8	17121.2
Jun	113511.5	49176.6	79.1	12373.9	408.3	36315.4	1764.2	-	1764.2	-	-	45771.8	16798.9
Sep	121534.0	56456.7	79.1	18778.2	373.3	37226.1	2580.8	-	2580.8	-	-	45771.8	16724.7
Dec	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007													
Mar	119404.2	56974.9	79.8	13717.4	269.9	42907.8	1033.4	-	1033.4	-	-	45415.9	15980.1
Jun	119109.8	55181.7	80.5	10880.3	210.4	44010.5	1021.6	-	1021.6	-	-	45415.9	17490.7
Sep	125510.2	62300.4	-	16804.9	164.8	45330.7	1021.5	-	1021.5	-	-	45415.9	16772.4
Dec	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008													
Jan	137586.2	69167.4	-	22809.3	93.3	46264.8	1024.8	-	1024.8	-	-	44688.3	22705.7
Feb	136921.6	67339.3	-	15379.1	54.9	51905.4	1022.1	-	1022.1	-	-	44688.3	23871.9
Mar	141882.2	71967.8	-	16239.9	154.7	55573.1	1022.1	-	1022.1	-	-	44688.3	24204.0
Apr	140565.7	68409.4	-	12412.8	154.4	55842.2	1021.5	-	1021.5	-	-	44688.3	26446.5
May	146262.2	71476.1	-	16695.2	133.9	54647.0	1021.5	-	1021.5	-	-	44688.3	29076.3
Jun	150684.3	77702.7	-	19495.1	102.8	58104.8	1021.5	-	1021.5	-	-	44688.3	27271.8
Jul	151682.1	77608.1	-	20843.7	102.8	56661.6	1021.5	-	1021.5	-	-	44688.3	28364.2
Aug	151776.0	71973.8	-	17224.0	67.8	54682.0	1021.5	-	1021.5	-	-	44688.3	34092.5
Sep	157656.9	74849.1	-	26463.8	67.8	48317.5	1021.5	-	1021.5	-	-	44688.3	37098.0
Oct	155578.9	74068.4	-	30242.3	67.8	43758.3	1021.5	-	1021.5	-	-	44688.3	35800.7
Nov	154696.4	72557.0	-	40813.4	36.2	31707.4	1021.4	-	1021.4	-	-	44688.3	36429.7
Dec	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009													
Jan	154607.0	75356.5	-	27120.9	22.0	48213.7	1024.9	-	1024.9	-	-	45537.8	32687.9
Feb	158699.8	78416.2	-	33510.8	9.8	44895.6	1071.1	-	1071.1	-	-	45537.8	33674.7
Mar	162805.9	82892.8	-	42474.7	9.8	40408.2	1071.1	-	1071.1	-	-	45537.8	33304.3
Apr	168064.9	84038.4	-	25868.3	9.5	58160.6	1071.1	-	1071.1	-	-	45537.8	37417.6
May	164526.4	84986.0	-	21758.5	3.3	63224.2	1070.6	-	1070.6	-	-	45537.8	32932.1
Jun	168078.6	88258.8	-	24874.6	21.0	63363.2	1021.3	-	1021.3	-	-	45537.8	33260.6
Jul	175108.9	90606.0	-	30305.8	21.0	60279.2	1021.3	-	1021.3	-	-	45537.8	37943.8

Source: Bank of Guyana

BANK OF GUYANA: LIABILITIES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
1999	126515.8	15620.3	15413.7	206.6	84906.9	33448.9	40368.5	77.0	10418.5	594.1	1000.0	18126.3	3480.0	3382.3
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006														
Mar	115162.5	21391.4	20946.9	444.5	83460.1	40773.7	18189.8	61.7	21787.3	2647.5	1000.0	3513.3	4407.8	1389.9
Jun	113511.5	21507.0	21052.7	454.3	82003.2	39152.6	17803.6	61.7	22271.7	2713.6	1000.0	3639.6	4274.9	1086.7
Sep	121534.0	22499.1	22034.9	464.2	88999.7	40544.0	20401.9	61.7	24994.3	2997.8	1000.0	4016.4	4274.9	743.9
Dec	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007														
Mar	119404.2	26196.4	25701.4	495.0	81460.2	36426.3	19396.2	61.7	22498.0	3078.0	1000.0	3849.1	4274.9	2623.6
Jun	119109.8	25713.0	25204.8	508.1	82887.8	33445.8	20106.4	61.7	26225.5	3048.5	1000.0	4006.8	4468.0	1034.2
Sep	125510.2	26475.2	25952.9	522.3	83872.0	37251.8	20146.5	61.7	22999.5	3412.4	1000.0	4424.2	4468.0	5270.9
Dec	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008														
Jan	137586.2	29655.5	29112.8	542.7	95620.5	36676.2	20308.4	61.7	30408.6	8165.6	1000.0	4697.8	4468.0	2144.4
Feb	136921.6	29684.9	29138.5	546.4	94557.2	38120.2	20564.4	61.7	26534.5	9276.4	1000.0	4958.6	4468.0	2252.8
Mar	141882.2	31246.0	30696.8	549.3	97339.2	37128.3	20670.5	61.7	27914.9	11563.9	1000.0	5406.4	4468.0	2422.6
Apr	140565.7	31512.3	30957.2	555.1	95879.9	35426.4	20496.8	61.7	26237.1	13657.9	1000.0	5432.2	4468.0	2273.4
May	146262.2	31841.1	31281.6	559.5	100831.8	35116.6	21419.2	61.7	29643.9	14590.5	1000.0	5451.8	4813.1	2324.4
Jun	150684.3	30960.2	30396.7	563.5	107205.2	44895.4	21332.4	61.7	28689.2	12226.5	1000.0	5443.8	4813.1	1262.1
Jul	151682.1	31603.6	31035.1	568.5	107384.6	43637.6	21236.0	61.7	28984.1	13465.2	1000.0	5649.2	4813.1	1231.7
Aug	151776.0	31338.0	30762.5	575.4	107305.0	37953.1	21136.7	61.7	29567.9	18585.6	1000.0	6088.2	4813.1	1231.8
Sep	157656.9	31255.0	30673.7	581.2	110891.9	39923.8	21091.6	61.7	29128.2	20686.6	1000.0	6529.5	4813.1	3167.5
Oct	155578.9	32026.3	31440.7	585.6	110274.3	42976.4	21033.9	61.7	27223.2	18979.1	1000.0	6223.9	4813.1	1241.3
Nov	154696.4	32704.7	32112.8	591.9	108227.8	39900.7	21008.9	61.7	28363.5	18893.0	1000.0	6725.6	4813.1	1225.3
Dec	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009														
Jan	154607.0	33383.1	32784.3	598.8	108213.5	38398.8	21083.1	61.7	29359.5	19310.4	1000.0	4460.5	4813.1	2736.8
Feb	158699.8	33207.3	32608.3	598.9	111271.9	41338.0	21097.5	61.7	29363.5	19411.2	1000.0	4605.5	4813.1	3802.0
Mar	162805.9	33724.3	33124.4	599.9	114667.1	45318.9	20824.9	61.7	29881.6	18580.1	1000.0	4816.0	4813.1	3785.4
Apr	168064.9	34319.0	33715.5	603.5	119207.9	47132.1	20782.3	61.7	31377.7	19854.1	1000.0	4763.6	4813.1	3961.4
May	164526.4	34766.6	34158.3	608.3	116013.8	46938.7	19904.2	61.7	30141.6	18967.5	1000.0	4741.9	4438.7	3565.6
Jun	168078.6	34219.5	33608.9	610.7	122017.7	51678.1	19926.4	61.7	30823.3	19528.3	1000.0	4865.4	4438.7	1537.3
Jul	175108.9	34970.3	34355.4	614.9	128185.2	54432.4	19918.9	61.7	29469.8	24302.4	1000.0	5124.2	4438.7	1390.5

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations							
		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
1999	15413.7	13506.4	87.6	1140.8	7.4	561.2	3.6	205.3	1.3
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3
2001	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4
2003	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004									
Mar	17179.4	15523.1	90.4	793.1	4.6	622.5	3.6	240.7	1.4
Jun	17169.3	15498.1	90.3	808.0	4.7	622.5	3.6	240.7	1.4
Sep	17758.2	16032.2	90.3	822.1	4.6	652.1	3.7	251.8	1.4
Dec	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005									
Mar	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3
Jun	19187.1	17456.5	91.0	800.6	4.2	665.9	3.5	264.2	1.4
Sep	19289.3	17538.2	90.9	797.0	4.1	682.2	3.5	271.9	1.4
Dec	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006									
Mar	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Jun	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Sep	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Dec	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007									
Mar	25701.4	23487.8	91.4	1120.7	4.4	780.6	3.0	312.3	1.2
Jun	25204.8	23122.6	91.7	983.5	3.9	783.1	3.1	315.7	1.3
Sep	25952.9	23873.3	92.0	939.4	3.6	813.3	3.1	326.9	1.3
Dec	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Jan	29112.8	26976.1	92.7	949.1	3.3	845.2	2.9	342.4	1.2
Feb	29138.5	27011.7	92.7	967.1	3.3	821.0	2.8	338.6	1.2
Mar	30696.8	28551.0	93.0	986.9	3.2	822.6	2.7	336.3	1.1
Apr	30957.2	28790.6	93.0	991.5	3.2	834.5	2.7	340.6	1.1
May	31281.6	29115.7	93.1	986.7	3.2	836.3	2.7	342.9	1.1
Jun	30396.7	28247.1	92.9	960.7	3.2	842.8	2.8	346.1	1.1
Jul	31035.1	28840.0	92.9	984.8	3.2	857.3	2.8	353.1	1.1
Aug	30762.5	28528.6	92.7	988.5	3.2	884.7	2.9	360.8	1.2
Sep	30673.7	28488.1	92.9	952.2	3.1	873.4	2.8	360.0	1.2
Oct	31440.7	29240.2	93.0	966.5	3.1	873.8	2.8	360.2	1.1
Nov	32112.8	29859.9	93.0	996.8	3.1	891.1	2.8	365.0	1.1
Dec	37258.2	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009									
Jan	32784.3	30498.5	93.0	1016.7	3.1	897.8	2.7	371.3	1.1
Feb	32608.3	30348.9	93.1	1012.1	3.1	881.1	2.7	366.2	1.1
Mar	33124.4	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1
Apr	33715.5	31373.3	93.1	1066.4	3.2	904.0	2.7	371.8	1.1
May	34158.3	31772.7	93.0	1108.3	3.2	905.9	2.7	371.4	1.1
Jun	33608.9	31306.2	93.1	1034.6	3.1	897.5	2.7	370.5	1.1
Jul	34355.4	32023.1	93.2	1050.1	3.1	906.9	2.6	375.3	1.1

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
1999	206596.8	95769.0	73722.0	37105.9
2000	246192.4	111767.7	89033.1	45391.6
2001	282586.7	125847.1	103446.7	53292.9
2002	317516.4	139041.0	117271.4	61204.0
2003	354545.8	154315.8	132104.3	68125.7
2004				
Mar	361360.2	156142.5	135379.8	69837.9
Jun	373313.1	161955.8	139846.7	71510.6
Sep	385853.0	167627.1	145093.1	73132.9
Dec	397113.0	172541.0	149645.1	74926.8
2005				
Mar	406309.1	175799.7	154007.8	76501.6
Jun	414209.3	178823.4	157370.2	78015.7
Sep	425156.9	183686.7	161970.6	79499.6
Dec	437939.3	189688.5	166503.0	81747.8
2006				
Mar	444454.7	192668.4	168843.0	82943.3
Jun	454319.8	197418.4	172559.7	84341.6
Sep	464238.3	201878.2	176386.1	85974.1
Dec	478955.3	208704.5	182260.6	87990.2
2007				
Mar	495040.7	214982.6	187811.0	92247.1
Jun	508139.5	219829.0	192139.5	96171.0
Sep	522312.5	222269.5	200051.3	99991.7
Dec	537947.3	222047.3	211583.7	104316.3
2008				
Jan	542716.0	224661.8	212994.2	105060.0
Feb	546382.7	226449.8	214126.3	105806.5
Mar	549250.3	227498.9	215280.8	106470.6
Apr	555098.8	230315.1	217059.5	107724.2
May	559492.6	232220.0	218628.2	108644.3
Jun	563477.2	233952.6	220011.5	109513.2
Jul	568472.7	236403.1	221573.8	110495.8
Aug	575418.3	240342.3	223508.7	111567.2
Sep	581229.2	243146.3	225609.9	112473.0
Oct	585592.3	244936.2	227307.3	113348.7
Nov	591860.6	247792.4	229627.6	114440.6
Dec	596610.3	250048.9	231043.4	115518.0
2009				
Jan	598816.9	250839.6	232037.7	115939.6
Feb	598947.3	250786.8	231701.2	116459.3
Mar	599931.6	251001.2	232151.3	116779.0
Apr	603507.3	252556.8	233527.3	117423.1
May	608252.9	254984.3	235167.9	118100.7
Jun	610684.7	255834.3	236222.4	118628.0
Jul	614904.6	257634.0	237954.5	119316.1

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
1999	104,127,717	7,893,742	4,959,704	419,616	2,514,422	15,454,043	13,345,716	13,345,478	238	682,976	1,425,351	568,594	52,165,992	12,418,927	10,143,167	76,972	2,198,788	15,626,419
2000	117,745,982	8,223,770	4,553,178	763,443	2,907,149	23,193,719	20,264,178	20,264,138	40	419,617	2,509,924	659,748	52,778,294	15,509,505	13,713,790	75,608	1,720,107	17,380,946
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,958,389	23,956,186	2,203	807,464	7,143	723,927	55,041,306	21,030,989	19,200,543	62,044	1,768,402	20,438,136
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006																		
Mar	165,836,191	28,597,117	11,204,867	1,453,199	15,939,051	50,247,319	47,386,144	47,385,286	858	2,859,225	1,950	372,481	43,700,101	23,182,406	21,300,348	61,674	1,820,384	19,736,767
Jun	170,159,896	33,825,320	15,075,123	1,722,475	17,027,722	45,158,539	41,652,796	41,648,787	4,009	3,453,935	51,808	311,529	45,791,740	23,729,658	22,073,425	61,674	1,594,559	21,343,110
Sep	174,452,240	30,694,213	12,737,055	1,162,617	16,794,541	49,557,263	46,977,216	46,962,830	14,386	2,467,862	112,185	274,593	45,714,390	26,581,272	24,795,160	61,674	1,724,438	21,630,505
Dec	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007																		
Mar	186,671,746	38,025,323	13,116,229	903,053	24,006,041	49,051,364	46,077,406	46,076,483	923	2,855,743	118,215	246,612	50,715,929	23,759,415	21,869,786	61,674	1,827,955	24,873,103
Jun	192,100,391	40,451,343	11,620,060	720,038	28,111,245	45,259,107	42,321,302	42,320,848	454	2,820,297	117,508	209,805	52,126,601	27,818,166	25,758,012	61,674	1,998,480	26,235,369
Sep	193,918,797	41,586,433	9,767,993	675,873	31,142,567	47,398,214	44,484,864	44,484,860	4	2,797,626	115,724	208,496	52,655,523	25,150,895	23,052,813	61,675	2,036,407	26,919,236
Dec	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166
2008																		
Jan	210,645,593	45,074,935	19,602,236	630,239	24,842,460	49,539,273	46,695,106	46,694,785	321	2,761,813	82,354	35,161	56,301,857	32,034,626	29,452,007	61,675	2,520,944	27,659,741
Feb	212,359,614	45,677,526	18,599,568	578,117	26,499,841	52,285,441	49,416,806	49,416,009	797	2,792,221	76,414	57,366	57,079,974	27,877,703	25,881,303	61,675	1,934,725	29,381,604
Mar	216,549,059	47,035,050	19,268,728	397,463	27,368,859	50,015,138	46,793,257	46,781,236	12,021	3,149,710	72,171	38,254	57,183,911	30,253,020	27,241,735	61,675	2,949,610	32,023,686
Apr	219,995,652	47,992,433	18,898,381	417,058	28,676,994	53,301,942	50,277,911	50,277,059	852	2,955,012	69,019	39,772	57,995,931	28,502,544	25,504,968	61,675	2,935,901	32,163,030
May	221,959,194	48,624,129	19,756,104	416,556	28,451,469	50,151,677	47,333,038	47,332,180	858	2,775,704	42,935	39,204	59,355,309	30,785,125	28,527,037	61,675	2,196,413	33,003,750
Jun	224,401,511	50,490,078	20,657,718	342,871	29,489,489	51,871,114	49,191,591	49,151,655	39,936	2,622,966	56,557	94,713	58,800,816	30,494,676	28,389,493	61,675	2,043,508	32,650,114
Jul	225,948,268	48,573,893	19,326,301	361,471	28,886,121	53,340,463	50,303,415	50,298,504	4,911	2,986,545	50,502	190,860	59,387,234	30,720,988	28,348,121	61,675	2,311,192	33,734,830
Aug	226,861,703	46,348,537	14,453,148	1,188,557	30,706,832	51,986,175	49,459,553	49,436,486	23,067	2,455,439	71,183	100,051	61,363,670	32,050,459	29,773,010	61,675	2,215,774	35,012,811
Sep	226,614,411	46,283,023	18,962,136	328,091	26,992,795	53,397,446	50,668,145	50,628,571	39,574	2,673,828	55,473	61,822	61,790,365	30,799,897	28,436,055	61,675	2,302,167	34,281,858
Oct	228,655,121	46,691,084	19,346,068	391,654	26,953,363	54,165,886	50,930,934	50,906,861	24,073	3,180,663	54,289	111,458	63,744,020	28,965,875	26,679,775	61,675	2,224,425	34,919,236
Nov	230,787,294	45,580,420	16,293,274	366,831	28,920,315	53,303,990	50,539,533	50,517,528	22,005	2,701,592	62,865	81,818	64,958,219	29,744,039	27,567,096	61,675	2,115,268	37,118,807
Dec	232,629,338	49,464,474	18,857,418	492,514	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,641,294
2009																		
Jan	236,027,527	46,398,336	15,910,393	521,994	29,965,949	52,595,503	49,633,171	49,609,170	24,001	2,908,898	53,434	105,973	66,356,710	32,086,393	29,818,960	61,675	2,205,758	38,484,612
Feb	241,333,316	46,562,265	17,782,863	552,047	28,227,355	56,262,110	53,219,162	53,191,626	27,536	2,988,852	54,097	91,279	66,327,924	32,290,999	30,012,639	61,675	2,216,685	39,798,739
Mar	240,424,702	44,217,513	14,051,148	553,707	29,612,658	58,022,113	55,016,577	54,991,292	25,285	2,951,540	53,996	199,311	65,374,761	32,618,150	29,869,739	61,675	2,686,736	39,992,853
Apr	241,541,909	44,254,603	14,509,385	774,667	28,970,551	57,611,497	54,586,143	54,561,995	24,148	2,963,426	61,928	157,066	65,652,093	34,878,263	32,426,397	61,675	2,390,191	38,988,387
May	240,720,185	44,861,310	14,701,872	748,047	29,411,390	56,990,458	53,972,073	53,950,564	21,509	2,965,296	53,088	186,284	65,454,103	31,905,261	29,486,022	61,675	2,357,564	41,322,770
Jun	244,227,884	44,955,548	15,540,772	503,603	28,911,174	59,849,070	56,796,881	56,776,203	20,678	2,998,507	53,681	106,935	64,834,741	32,637,732	30,294,360	61,675	2,281,697	41,843,857
Jul	243,067,792	44,555,303	15,536,276	709,165	28,309,862	61,327,301	58,170,300	58,149,139	21,161	3,103,499	53,502	94,821	65,607,670	30,819,532	28,432,166	61,675	2,325,691	40,663,165

Source: Commercial Banks

COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES
(G\$ THOUSAND)

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
1999	104,127,717	4,662,897	767,983	3,894,914	-	7,270,542	3,789,090	3,301,907	179,545	5,796,269	62,152,230	76,972	-	2,692,217	21,476,590
2000	117,745,982	4,875,522	1,435,647	3,439,875	-	9,134,106	4,825,956	1,739,348	2,568,802	8,454,689	69,937,199	75,608	-	2,992,043	22,276,815
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006															
Mar	165,836,191	10,003,920	652,505	9,351,415	-	21,288,071	2,833,360	9,198,587	9,256,124	9,238,138	104,536,922	61,674	-	4,071,433	16,636,033
Jun	170,159,896	10,567,628	641,512	9,926,116	-	20,318,770	2,025,320	8,976,332	9,317,118	9,282,428	108,167,359	61,674	-	4,217,806	17,544,231
Sep	174,452,240	10,267,092	415,620	9,851,472	-	20,464,669	2,103,452	9,042,253	9,318,964	8,535,125	113,294,728	61,674	-	3,951,268	17,877,684
Dec	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007															
Mar	186,671,746	12,447,112	988,747	11,458,365	-	21,326,209	2,396,249	9,714,221	9,215,739	7,782,250	120,253,289	61,674	-	6,288,715	18,512,497
Jun	192,100,391	11,735,057	569,074	11,165,983	-	23,616,743	2,972,328	11,405,112	9,239,303	8,737,881	123,376,543	61,674	-	5,341,968	19,230,525
Sep	193,918,797	9,696,505	602,113	9,094,392	-	23,461,727	3,830,510	10,297,281	9,333,936	8,725,271	126,041,218	61,674	-	5,565,328	20,367,074
Dec	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008															
Jan	210,645,593	10,986,674	743,803	10,242,871	-	28,087,680	5,954,053	12,626,040	9,507,587	9,804,459	134,696,582	61,674	-	5,617,574	21,390,950
Feb	212,359,614	11,367,569	1,264,278	10,103,291	-	27,823,412	5,856,528	12,427,993	9,538,891	10,332,922	134,264,739	61,674	-	6,340,106	22,169,192
Mar	216,549,059	11,244,978	1,491,331	9,753,647	-	28,359,174	5,722,059	13,154,041	9,483,074	10,349,349	136,824,007	61,674	-	7,432,418	22,277,459
Apr	219,995,652	12,563,970	2,247,509	10,316,461	-	27,876,899	5,095,805	13,227,828	9,553,266	10,085,610	140,310,264	61,674	-	6,389,635	22,707,600
May	221,959,194	10,439,316	959,084	9,480,232	-	27,096,040	4,710,837	12,787,119	9,598,084	11,414,063	143,879,371	61,674	-	5,923,640	23,145,090
Jun	224,401,511	10,822,035	1,080,431	9,741,604	-	29,924,927	7,271,860	13,056,194	9,596,873	10,766,940	143,645,350	61,674	-	5,874,519	23,306,066
Jul	225,948,268	10,339,686	897,964	9,441,722	-	29,808,071	7,813,470	12,335,688	9,658,914	10,607,407	144,517,689	61,674	-	7,003,001	23,610,740
Aug	226,861,703	10,526,354	1,151,020	9,375,334	-	28,140,703	5,914,249	12,575,125	9,651,330	10,999,303	145,924,396	61,674	-	7,195,390	24,013,883
Sep	226,614,411	9,749,067	1,237,575	8,511,492	-	27,681,645	5,786,511	12,115,673	9,779,461	9,916,194	144,984,582	61,674	-	9,811,491	24,409,757
Oct	228,655,121	9,638,095	1,098,394	8,539,701	-	28,995,882	5,788,983	13,353,245	9,853,654	9,848,920	148,028,307	61,674	-	6,914,135	25,168,108
Nov	230,787,294	9,321,873	992,882	8,328,991	-	28,662,035	5,497,720	13,337,269	9,827,045	9,685,028	148,224,868	61,674	-	9,078,694	25,753,121
Dec	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009															
Jan	236,027,527	9,599,115	1,106,069	8,493,046	-	29,956,103	5,277,621	14,719,865	9,958,617	11,758,408	150,729,167	61,674	-	7,440,430	26,482,629
Feb	241,333,316	11,002,503	1,955,001	9,047,502	-	31,132,290	5,554,477	15,582,849	9,994,964	11,214,850	152,763,736	61,674	-	7,621,698	27,536,563
Mar	240,424,702	9,965,898	1,163,271	8,802,627	-	31,771,576	5,670,689	16,119,121	9,981,766	11,733,151	151,598,233	61,674	-	7,569,109	27,725,061
Apr	241,541,909	11,643,377	1,849,154	9,794,223	-	30,990,654	5,388,282	15,997,050	9,605,322	11,702,812	153,188,308	61,674	-	7,110,563	26,844,520
May	240,720,185	10,711,118	1,713,204	8,997,914	-	28,919,887	5,229,482	16,770,756	6,919,648	11,349,577	154,357,109	61,674	-	7,948,223	27,372,597
Jun	244,227,884	10,826,765	1,736,744	9,090,021	-	31,076,142	5,060,085	19,080,720	6,935,338	11,822,237	154,817,676	61,674	-	8,254,456	27,368,933
Jul	243,067,792	12,046,855	1,956,280	10,090,575	-	29,853,124	5,689,199	17,206,151	6,957,773	10,617,078	154,899,859	61,674	-	7,171,991	28,417,211

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS
(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	77552.8	73657.9	5709.4	3316.6	3217.9	80.3	18.4	2392.8	62152.2	7955.8	54196.4	5796.3	1528.6	4267.7	3894.9
2000	90965.9	87526.0	9134.1	7394.8	4826.0	110.4	2458.4	1739.3	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006															
Mar	144414.5	135063.1	21288.1	12089.5	2833.4	516.6	8739.5	9198.6	104536.9	16554.3	87982.7	9238.1	1161.1	8077.0	9351.4
Jun	147694.7	137768.6	20318.8	11342.4	2025.3	395.4	8921.7	8976.3	108167.4	16801.3	91366.1	9282.4	1244.1	8038.3	9926.1
Sep	152146.0	142294.5	20464.7	11422.4	2103.5	348.1	8970.8	9042.3	113294.7	18409.2	94885.6	8535.1	1298.0	7237.2	9851.5
Dec	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007															
Mar	160820.1	149361.7	21326.2	11612.0	2396.2	393.9	8821.9	9714.2	120253.3	21211.8	99041.5	7782.3	616.2	7166.1	11458.4
Jun	166897.2	155731.2	23616.7	12211.6	2972.3	341.9	8897.4	11405.1	123376.5	20602.9	102773.7	8737.9	535.7	8202.2	11166.0
Sep	167322.6	158228.2	23461.7	13164.4	3830.5	318.1	9015.8	10297.3	126041.2	20223.7	105817.6	8725.3	577.4	8147.9	9094.4
Dec	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008															
Jan	182831.6	172588.7	28087.7	15461.6	5954.1	326.8	9180.8	12626.0	134696.6	23660.7	111035.9	9804.5	896.2	8908.2	10242.9
Feb	182524.4	172421.1	27823.4	15395.4	5856.5	338.9	9200.0	12428.0	134264.7	22225.7	112039.0	10332.9	896.1	9436.8	10103.3
Mar	185286.2	175532.5	28359.2	15205.1	5722.1	308.4	9174.7	13154.0	136824.0	23399.1	113424.9	10349.3	915.2	9434.1	9753.6
Apr	188589.2	178272.8	27876.9	14649.1	5095.8	330.9	9222.3	13227.8	140310.3	23549.5	116760.7	10085.6	931.9	9153.8	10316.5
May	191869.7	182389.5	27096.0	14308.9	4710.8	325.6	9272.5	12787.1	143879.4	24847.7	119031.7	11414.1	978.7	10435.4	9480.2
Jun	194078.8	184337.2	29924.9	16868.7	7271.9	320.6	9276.3	13056.2	143645.4	24426.6	119218.8	10766.9	988.1	9778.8	9741.6
Jul	194374.9	184933.2	29808.1	17472.4	7813.5	313.1	9345.8	12335.7	144517.7	24968.3	119549.4	10607.4	1188.2	9419.2	9441.7
Aug	194439.7	185064.4	28140.7	15565.6	5914.2	350.6	9300.7	12575.1	145924.4	28083.9	117840.5	10999.3	1197.2	9802.1	9375.3
Sep	191093.9	182582.4	27681.6	15566.0	5786.5	336.3	9443.2	12115.7	144984.6	27874.8	117109.8	9916.2	361.7	9554.5	8511.5
Oct	195412.8	186873.1	28995.9	15642.6	5789.0	358.0	9495.6	13353.2	148028.3	30748.1	117280.2	9848.9	369.3	9479.6	8539.7
Nov	194900.9	186571.9	28662.0	15324.8	5497.7	332.6	9494.5	13337.3	148224.9	30102.7	118122.2	9685.0	372.9	9312.2	8329.0
Dec	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009															
Jan	200936.7	192443.7	29956.1	15236.2	5277.6	318.3	9640.3	14719.9	150729.2	30406.7	120322.5	11758.4	1098.9	10659.5	8493.0
Feb	204158.4	195110.9	31132.3	15549.4	5554.5	342.8	9652.2	15582.8	152763.7	30191.1	122572.6	11214.8	1111.4	10103.5	9047.5
Mar	203905.6	195103.0	31771.6	15652.5	5670.7	350.6	9631.2	16119.1	151598.2	30469.8	121128.4	11733.2	1211.0	10522.2	8802.6
Apr	205676.0	195881.8	30990.7	14993.6	5388.3	364.3	9241.0	15997.1	153188.3	30651.7	122536.6	11702.8	1227.5	10475.3	9794.2
May	203624.5	194626.6	28919.9	12149.1	5229.5	354.4	6565.2	16770.8	154357.1	30622.6	123734.5	11349.6	1241.1	10108.5	8997.9
Jun	206806.1	197716.1	31076.1	11995.4	5060.1	375.2	6560.1	19080.7	154817.7	29707.8	125109.9	11822.2	1288.9	10533.3	9090.0
Jul	205460.6	195370.1	29853.1	12647.0	5689.2	379.0	6578.7	17206.2	154899.9	28469.3	126430.5	10617.1	1298.6	9318.5	10090.6

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	12617.2	10692.9	3309.4	1561.6	875.8	16.9	16.9	838.8	6720.5	3548.0	3172.5	662.9	119.1	543.9	1924.3
2000	14039.3	12461.5	2507.3	1593.5	1497.3	40.7	55.5	913.8	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006															
Mar	27701.4	21369.1	4718.7	2022.3	1445.3	436.3	140.6	2696.5	15481.5	10481.0	5000.5	1168.8	115.5	1053.3	6332.4
Jun	29447.2	22526.0	4658.3	1505.6	1057.5	314.8	133.3	3152.7	16502.5	10882.3	5620.2	1365.2	198.3	1166.9	6921.2
Sep	31323.8	24613.4	4698.1	1462.8	1065.3	266.8	130.6	3235.3	18838.4	12550.4	6288.0	1076.9	155.8	921.1	6710.4
Dec	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007															
Mar	33695.5	26571.4	5545.5	1581.1	1122.5	305.5	153.2	3964.4	20132.3	13338.6	6793.7	893.7	69.3	824.3	7124.1
Jun	34742.5	27391.2	6844.8	1600.2	1196.7	252.9	150.6	5244.6	19332.2	12763.0	6569.2	1214.2	109.7	1104.5	7351.3
Sep	33861.6	28396.3	7189.9	1812.3	1490.6	227.5	94.2	5377.6	20300.0	13965.3	6334.7	906.5	151.4	755.1	5465.3
Dec	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008															
Jan	38976.2	32662.6	8476.9	1977.4	1630.7	219.7	127.0	6499.4	23401.7	16093.7	7308.0	784.0	144.6	639.4	6313.6
Feb	37207.5	31222.1	7978.6	2195.0	1833.4	236.4	125.3	5783.5	22107.6	14561.7	7545.9	1136.0	147.2	988.7	5985.4
Mar	39145.5	33481.5	8935.3	1988.6	1694.9	215.3	78.4	6946.8	23250.2	15487.8	7762.4	1296.0	165.6	1130.4	5664.0
Apr	39670.8	33320.0	7878.5	1891.2	1544.5	238.2	108.5	5987.3	23878.5	15672.9	8205.6	1563.1	180.5	1382.7	6350.8
May	40475.3	34857.2	7199.0	1843.5	1501.6	221.0	120.9	5355.5	25637.7	16877.5	8760.2	2020.6	225.4	1795.2	5618.0
Jun	42088.4	36315.2	10248.8	4486.0	4156.9	215.7	113.4	5762.8	24737.9	16278.2	8459.7	1328.5	238.1	1090.5	5773.2
Jul	42261.8	36536.4	9992.3	4881.4	4506.1	207.0	168.4	5110.9	25224.6	17014.1	8210.5	1319.5	251.2	1068.3	5725.4
Aug	41379.5	35829.2	7597.3	2551.3	2196.9	233.3	121.1	5046.0	26690.1	18157.0	8533.1	1541.8	259.2	1282.6	5550.3
Sep	39424.5	33954.1	6637.0	2536.0	2202.2	226.4	107.4	4101.0	26196.9	17838.5	8358.4	1120.2	165.0	955.2	5470.4
Oct	40455.0	34954.0	7751.7	2654.3	2287.5	232.5	134.3	5097.3	26092.5	18363.0	7729.5	1109.8	172.5	937.3	5501.0
Nov	38422.2	33077.4	7335.7	2525.3	2201.3	214.8	109.2	4810.4	24699.1	17122.1	7577.0	1042.6	175.0	867.6	5344.8
Dec	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009															
Jan	39805.1	34234.6	6714.7	2419.1	2096.6	199.0	123.6	4295.6	25634.8	17845.6	7789.1	1885.1	901.6	983.5	5570.6
Feb	42305.7	36154.4	7366.1	2565.9	2246.0	210.1	109.8	4800.2	26771.5	17766.6	9004.9	2016.9	913.6	1103.3	6151.3
Mar	40532.6	34716.2	7935.5	2709.9	2398.6	222.2	89.1	5225.7	24703.2	17001.9	7701.3	2077.5	1012.9	1064.6	5816.4
Apr	42687.0	35889.2	7729.1	2676.2	2345.1	239.9	91.2	5052.9	26115.4	18214.4	7901.0	2044.6	1029.7	1014.9	6797.9
May	42377.5	36416.3	7942.7	2565.0	2227.6	224.6	112.9	5377.6	26136.0	18340.2	7795.9	2337.6	1043.3	1294.3	5961.2
Jun	44134.5	38396.4	9003.3	2718.9	2357.3	248.9	112.7	6284.4	27023.5	18661.6	8361.9	2369.6	1091.1	1278.5	5738.2
Jul	42337.1	36044.4	8236.7	2675.0	2298.5	255.7	120.9	5561.7	25776.2	17283.1	8493.1	2031.4	1101.3	930.1	6292.7

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS

(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	25579.1	24818.3	1163.1	899.3	881.5	16.3	1.5	263.8	18885.4	2287.2	16598.2	4769.8	1403.5	3366.3	760.8
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006															
Mar	33741.5	32853.9	12032.7	8864.8	247.7	21.6	8595.6	3167.9	14390.4	2104.0	12286.5	6430.8	608.7	5822.0	887.7
Jun	33219.6	32359.7	12402.2	9052.5	245.8	21.6	8785.1	3349.7	13920.3	1903.2	12017.1	6037.2	603.2	5434.0	859.9
Sep	33929.0	33023.6	12693.0	9100.7	246.3	17.6	8836.8	3592.3	14689.0	1961.5	12727.6	5641.6	700.0	4941.6	905.5
Dec	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007															
Mar	34259.4	33398.8	12672.7	9203.5	520.9	17.7	8665.0	3469.2	14910.0	2040.7	12869.3	5816.2	401.2	5415.0	860.5
Jun	35265.3	34429.6	13116.1	9232.5	471.9	17.6	8743.0	3883.6	14890.8	1810.7	13080.1	6422.7	400.2	6022.5	835.7
Sep	35419.0	34598.2	12382.5	9408.3	473.1	17.6	8917.6	2974.2	15295.1	1883.7	13411.4	6920.6	400.1	6520.5	820.8
Dec	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008															
Jan	38711.0	37916.2	14063.0	9650.4	583.2	17.6	9049.6	4412.6	15799.6	1881.6	13918.0	8053.6	705.6	7348.0	794.8
Feb	39588.5	38787.9	14306.4	9672.1	584.0	17.7	9070.4	4634.3	16428.4	1884.2	14544.3	8053.1	702.8	7350.3	800.6
Mar	39890.5	39088.4	14544.7	9698.1	588.5	17.7	9091.9	4846.5	16481.8	1909.4	14572.3	8062.0	703.4	7358.6	802.0
Apr	40101.5	39301.7	14697.1	9715.8	588.7	17.7	9109.4	4981.3	16956.6	1993.1	14963.5	7647.9	705.1	6942.8	799.8
May	41089.2	40296.0	14985.4	9754.6	589.8	17.7	9147.1	5230.8	16991.5	2018.2	14973.3	8319.2	707.0	7612.2	793.2
Jun	41313.3	40533.2	15124.3	9765.8	589.8	17.7	9158.3	5358.5	16872.3	1991.0	14881.3	8536.6	703.6	7833.0	780.1
Jul	41285.4	40512.1	15018.6	9780.6	590.0	17.7	9172.9	5238.0	17107.1	2034.6	15072.5	8386.3	890.5	7495.9	773.3
Aug	41503.4	40763.9	15883.6	10536.7	1346.3	15.5	9174.9	5346.8	16310.4	2657.5	13652.9	8569.9	891.4	7678.5	739.5
Sep	40988.2	40245.1	16153.3	10690.0	1343.4	15.5	9331.1	5463.3	16248.5	2612.0	13636.5	7843.3	180.1	7663.1	743.1
Oct	41019.9	40288.1	16369.0	10718.7	1346.7	15.5	9356.6	5650.2	16024.7	2666.2	13358.5	7894.4	180.3	7714.1	731.8
Nov	40932.2	40205.2	16431.9	10750.8	1354.0	15.5	9381.3	5681.1	15740.0	2489.4	13250.6	8033.3	181.3	7852.0	727.1
Dec	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009															
Jan	42448.3	41733.0	16795.1	10894.5	1366.3	15.5	9512.7	5900.6	16403.0	2460.5	13942.5	8534.9	180.6	8354.3	715.3
Feb	43029.2	42314.5	16962.1	10928.0	1374.1	15.5	9538.4	6034.2	17127.5	2592.1	14535.3	8224.9	181.1	8043.8	714.7
Mar	43540.2	42830.5	16964.1	10935.5	1381.6	15.5	9538.4	6028.6	17761.3	3235.0	14526.3	8105.1	181.4	7923.7	709.7
Apr	43020.7	42316.6	16717.1	10545.9	1384.4	15.5	9146.1	6171.2	17323.9	2553.4	14770.5	8275.6	181.1	8094.4	704.1
May	40563.8	39859.6	14158.1	7852.9	1388.8	15.5	6448.5	6305.2	18216.9	3534.5	14682.4	7484.6	181.1	7303.4	704.2
Jun	41219.2	40515.2	14214.6	7677.2	1218.2	15.5	6443.5	6537.4	18326.0	3497.7	14828.3	7974.5	181.1	7793.4	704.0
Jul	40985.1	40276.0	13305.2	7690.3	1220.8	15.5	6454.0	5614.9	19145.0	3552.5	15592.5	7825.8	180.5	7645.2	709.2

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	40917.6	39707.8	2798.0	1507.8	1460.6	47.1	-	1290.3	36546.3	2120.6	34425.7	363.5	6.0	357.5	1209.8
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	0.0	545.7	39604.8	3453.9	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006															
Mar	82971.6	80840.2	4536.6	1202.4	1140.3	58.7	3.4	3334.2	74665.0	3969.3	70695.7	1638.6	436.9	1201.6	2131.4
Jun	85027.9	82882.9	3258.3	784.4	722.0	59.0	3.4	2473.9	77744.5	4015.9	73728.7	1880.1	442.7	1437.4	2145.0
Sep	86893.2	84657.5	3073.6	859.0	791.9	63.6	3.4	2214.6	79767.3	3897.3	75870.0	1816.7	442.2	1374.5	2235.6
Dec	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007															
Mar	92865.3	89391.5	3108.0	827.4	752.9	70.7	3.7	2280.6	85211.1	5832.6	79378.5	1072.4	145.6	926.8	3473.7
Jun	96889.4	93910.4	3655.8	1379.0	1303.8	71.4	3.8	2276.8	89153.5	6029.2	83124.4	1101.0	25.8	1075.2	2979.1
Sep	98042.0	95233.7	3889.4	1943.9	1866.9	73.0	4.0	1945.6	90446.1	4374.7	86071.4	898.2	25.9	872.3	2808.3
Dec	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008															
Jan	105144.4	102009.9	5547.8	3833.8	3740.2	89.4	4.2	1714.0	95495.2	5685.4	89809.8	966.8	46.1	920.8	3134.5
Feb	105728.3	102411.0	5538.5	3528.3	3439.1	84.9	4.3	2010.2	95728.7	5779.8	89948.9	1143.9	46.1	1097.8	3317.3
Mar	106250.2	102962.6	4879.2	3518.4	3438.7	75.4	4.3	1360.8	97092.0	6001.9	91090.2	991.4	46.3	945.1	3287.6
Apr	108816.9	105651.1	5301.3	3042.1	2962.7	75.0	4.4	2259.2	99475.2	5883.5	93591.6	874.6	46.3	828.3	3165.8
May	110305.2	107236.2	4911.7	2710.9	2619.5	86.9	4.5	2200.8	101250.2	5952.0	95298.2	1074.3	46.3	1028.0	3069.0
Jun	110677.1	107488.8	4551.9	2616.9	2525.2	87.2	4.5	1934.9	102035.2	6157.4	95877.8	901.8	46.5	855.3	3188.3
Jul	110827.6	107884.7	4797.1	2810.4	2717.4	88.4	4.6	1986.7	102186.0	5919.6	96266.4	901.6	46.6	855.0	2942.9
Aug	111556.9	108471.4	4659.8	2477.6	2371.0	101.9	4.6	2182.2	102923.9	7269.4	95654.5	887.7	46.6	841.1	3085.5
Sep	110681.3	108383.2	4891.3	2340.0	2240.9	94.4	4.7	2551.4	102539.1	7424.3	95114.8	952.7	16.5	936.2	2298.1
Oct	113938.0	111631.1	4875.3	2269.6	2154.8	110.0	4.7	2605.7	105911.1	9719.0	96192.1	844.7	16.6	828.1	2306.9
Nov	115546.5	113289.4	4894.4	2048.6	1942.4	102.3	3.9	2845.8	107785.8	10491.2	97294.6	609.2	16.6	592.6	2257.1
Dec	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009															
Jan	118683.3	116476.1	6446.3	1922.7	1814.7	103.8	4.1	4523.6	108691.4	10100.5	98590.9	1338.4	16.6	1321.8	2207.2
Feb	118823.5	116641.9	6804.0	2055.6	1934.4	117.1	4.0	4748.5	108864.8	9832.4	99032.4	973.1	16.6	956.4	2181.5
Mar	119832.8	117556.3	6872.0	2007.1	1890.5	112.8	3.7	4864.9	109133.7	10232.9	98900.8	1550.5	16.6	1533.9	2276.5
Apr	119968.3	117676.1	6544.4	1771.4	1658.8	108.9	3.7	4773.0	109749.0	9883.9	99865.1	1382.6	16.7	1366.0	2292.2
May	120683.2	118350.7	6819.1	1731.3	1613.1	114.4	3.8	5087.9	110004.2	8747.9	101256.3	1527.4	16.7	1510.7	2332.5
Jun	121452.4	118804.5	7858.3	1599.3	1484.6	110.9	3.9	6258.9	109468.2	7548.5	101919.7	1478.1	16.7	1461.4	2647.8
Jul	122138.4	119049.7	8311.2	2281.6	2169.9	107.9	3.9	6029.6	109978.6	7633.7	102344.9	759.9	16.7	743.2	3088.6

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS BY MATURITY
(G\$ Million)

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
1999	14820.6	3906.5	1475.3	4715.0	661.7	25579.1
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004						
Mar	13626.1	5127.8	352.4	12472.3	1424.7	33003.3
Jun	13176.4	3896.1	458.1	13219.1	1096.2	31845.9
Sep	13115.1	4127.2	181.9	12492.2	1089.9	31006.3
Dec	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Mar	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Jun	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Sep	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Dec	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Jan	12536.3	5311.1	13.5	18748.5	2101.7	38711.0
Feb	13268.0	5501.0	27.1	18716.6	2075.8	39588.5
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5
Apr	14538.2	5421.6	30.5	17867.3	2243.9	40101.5
May	14569.9	5603.8	36.2	18124.1	2755.2	41089.2
Jun	14625.3	5502.8	54.3	18339.6	2791.4	41313.3
Jul	16213.7	4758.0	51.4	17443.7	2818.6	41285.4
Aug	16095.4	4809.8	381.3	17478.6	2738.2	41503.4
Sep	15061.5	4390.7	330.5	18507.7	2697.8	40988.2
Oct	15068.5	4363.6	311.5	18650.3	2625.9	41019.9
Nov	14884.5	4330.1	328.7	18764.4	2624.5	40932.2
Dec	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Jan	15937.3	4369.9	1209.6	18245.9	2685.6	42448.3
Feb	16669.9	4599.6	1056.3	17928.6	2774.8	43029.2
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Apr	16791.7	4630.6	1061.9	17577.0	2959.4	43020.6
May	17700.5	4631.4	1047.8	14230.6	2953.7	40563.8
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Jul	17640.5	4090.6	1077.9	15093.4	3082.8	40985.1

Source: Commercial Banks

COMMERCIAL BANKS: DEBITS AND CREDITS ON SAVINGS ACCOUNTS
(G\$ Million)

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
1999	39322.6	16112.8	14675.7	1437.1	157.9	40917.6
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004						
Mar	63327.7	21987.9	21329.5	658.3	507.3	64493.4
Jun	65212.0	25970.2	25888.1	81.9	628.4	65922.5
Sep	65454.6	26372.8	26169.6	203.2	823.4	66481.2
Dec	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Mar	72350.8	25518.1	25554.5	-36.4	510.8	72825.2
Jun	72773.3	21983.8	21822.1	161.7	155.3	73090.3
Sep	74441.3	22358.2	21199.6	1158.6	407.4	76007.3
Dec	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006						
Mar	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Jun	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Sep	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Dec	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007						
Mar	92173.1	35532.0	35233.4	298.6	393.6	92865.3
Jun	97557.0	31575.4	32517.9	-942.5	274.9	96889.4
Sep	95821.6	32545.9	30763.6	1782.3	438.1	98042.0
Dec	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Jan	101653.0	29938.5	26455.5	3483.0	8.4	105144.4
Feb	105144.4	32229.3	31655.0	574.3	9.7	105728.3
Mar	105728.3	29801.1	29710.4	90.7	431.2	106250.2
Apr	106250.2	38103.8	35875.4	2228.4	338.3	108816.9
May	108816.9	41134.9	39678.6	1456.3	31.9	110305.2
Jun	110305.2	46438.8	46317.2	121.6	250.3	110677.1
Jul	110677.1	48412.2	48342.0	70.2	80.4	110827.6
Aug	110827.6	46288.2	45595.5	692.8	36.5	111556.9
Sep	111556.9	40408.3	41693.5	-1285.2	409.6	110681.3
Oct	110681.3	39889.5	36944.5	2945.0	311.7	113938.0
Nov	113938.0	35372.9	33795.9	1577.0	31.6	115546.5
Dec	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Jan	115642.3	37548.8	34538.8	3009.9	31.1	118683.3
Feb	118683.3	38543.6	38432.8	110.9	29.3	118823.5
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8
Apr	119832.8	33806.5	34024.2	-217.7	353.2	119968.3
May	119968.3	33340.0	32998.1	341.9	373.0	120683.2
Jun	120683.2	38301.1	37730.1	571.0	198.2	121452.4
Jul	121452.4	40268.8	39662.3	606.5	79.5	122138.4

Source: Commercial Banks

COMMERCIAL BANKS : DEBITS AND CLEARING BALANCES
(G\$ MILLION)

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1999	139,229
2000	125,811
2001	107,094
2002	103,269
2003	110,920
2004	
Mar	109,478
Jun	109,613
Sep	111,541
Dec	159,657
2005	
Mar	152,684
Jun	164,857
Sep	183,630
Dec	167,641
2006	
Mar	189,629
Jun	172,242
Sep	195,559
Dec	194,351
2007	
Mar	217,974
Jun	231,633
Sep	209,247
Dec	215,212
2008	
Jan	255,922
Feb	228,153
Mar	214,287
Apr	247,154
May	233,818
Jun	249,345
Jul	262,663
Aug	298,522
Sep	277,598
Oct	280,857
Nov	265,924
Dec	276,220
2009	
Jan	278,951
Feb	243,761
Mar	268,265
Apr	258,100
May	249,153
Jun	295,451
Jul	301,158

Table 2.9

Period	Clearings 1)
1999	91,752
2000	107,599
2001	106,865
2002	110,233
2003	121,087
2004	
Mar	10,012
Jun	9,589
Sep	9,798
Dec	13,049
2005	
Mar	11,046
Jun	11,537
Sep	11,275
Dec	12,555
2006	
Mar	11,446
Jun	11,709
Sep	11,282
Dec	13,692
2007	
Mar	13,183
Jun	13,138
Sep	13,237
Dec	17,509
2008	
Jan	16,540
Feb	13,340
Mar	14,239
Apr	16,612
May	15,881
Jun	16,847
Jul	16,941
Aug	15,516
Sep	16,981
Oct	16,612
Nov	16,185
Dec	19,433
2009	
Jan	16,802
Feb	15,311
Mar	15,825
Apr	15,462
May	15,695
Jun	16,762
Jul	16,238

Sources : Bank of Guyana and Commercial Banks

1) Data reflect normal clearings at the Bank of Guyana. This excludes the returns of normal clearings, high value items and clearings done at the 4 regional clearings house facilities.

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES
(G\$ Million)

Table 2.10

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
1999	53885.0	53465.4	730.8	47.9	0.2	47.6	683.0	52166.0	41704.3	10461.7	568.6	-	568.6	419.6
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	0.0	659.7	763.4
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006														
Mar	42469.4	41016.2	2862.0	2.8	0.9	2.0	2859.2	37781.7	27583.8	10197.9	372.5	-	372.5	1453.2
Jun	45584.7	43862.3	3509.8	55.8	4.0	51.8	3453.9	40041.0	29544.4	10496.6	311.5	-	311.5	1722.5
Sep	44424.3	43261.7	2594.4	126.6	14.4	112.2	2467.9	40392.7	29205.2	11187.5	274.6	-	274.6	1162.6
Dec	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007														
Mar	48571.4	47668.4	2974.9	119.1	0.9	118.2	2855.7	44446.9	31402.3	13044.5	246.6	-	246.6	903.1
Jun	48739.9	48019.9	2938.3	118.0	0.5	117.5	2820.3	44871.8	30774.1	14097.8	209.8	-	209.8	720.0
Sep	49634.0	48958.2	2913.4	115.7	0.0	115.7	2797.6	45836.3	30975.4	14860.9	208.5	-	208.5	675.9
Dec	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008														
Jan	52956.7	52326.5	2844.5	82.7	0.3	82.4	2761.8	49446.8	33071.8	16375.0	35.2	-	35.2	630.2
Feb	53698.1	53120.0	2869.4	77.2	0.8	76.4	2792.2	50193.2	33939.4	16253.8	57.4	-	57.4	578.1
Mar	54237.1	53839.6	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	38.3	-	38.3	397.5
Apr	54835.9	54418.8	3024.9	69.9	0.9	69.0	2955.0	51354.2	34637.9	16716.3	39.8	-	39.8	417.1
May	56012.5	55596.0	2819.5	43.8	0.9	42.9	2775.7	52737.3	35185.5	17551.8	39.2	-	39.2	416.6
Jun	55318.1	54975.2	2719.5	96.5	39.9	56.6	2623.0	52161.1	34550.6	17610.4	94.7	-	94.7	342.9
Jul	56361.3	55999.8	3042.0	55.4	4.9	50.5	2986.5	52767.0	35404.1	17362.9	190.9	-	190.9	361.5
Aug	58424.6	57199.5	2549.7	94.3	23.1	71.2	2455.4	54549.7	36853.4	17696.3	100.1	-	100.1	1225.1
Sep	58212.1	57841.5	2768.9	95.0	39.6	55.5	2673.8	55010.8	37056.9	17954.0	61.8	-	61.8	370.6
Oct	60762.4	60328.4	3259.0	78.4	24.1	54.3	3180.7	56958.0	38357.0	18601.0	111.5	-	111.5	433.9
Nov	61408.1	60999.1	2786.5	84.9	22.0	62.9	2701.6	58130.8	39105.4	19025.4	81.8	-	81.8	409.0
Dec	64117.2	63582.7	3088.2	90.1	35.8	54.3	2998.1	60385.4	40739.0	19646.4	109.2	-	109.2	534.5
2009														
Jan	63159.0	62596.6	2986.3	77.4	24.0	53.4	2908.9	59504.2	40249.5	19254.8	106.0	-	106.0	562.5
Feb	63225.4	62627.5	3070.5	81.6	27.5	54.1	2988.9	59465.7	40121.4	19344.3	91.3	-	91.3	597.8
Mar	62513.4	61906.3	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	199.3	-	199.3	607.0
Apr	63004.4	62176.7	3049.5	86.1	24.1	61.9	2963.4	58970.1	39698.7	19271.4	157.1	-	157.1	827.7
May	62716.2	61915.4	3039.9	74.6	21.5	53.1	2965.3	58689.2	39440.6	19248.5	186.3	-	186.3	800.9
Jun	61785.1	61228.8	3072.9	74.4	20.7	53.7	2998.5	58049.0	38778.0	19271.0	106.9	-	106.9	556.3
Jul	62928.0	62166.5	3178.2	74.7	21.2	53.5	3103.5	58893.5	39444.7	19448.8	94.8	-	94.8	761.5

Source: Commercial Banks

Note: Loans and Advances do not include Real Estate Mortgage Loans.

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES
(G\$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
1999	34959.1	34591.5	640.8	47.9	0.2	47.6	593.0	33929.5	27367.8	6561.7	21.2	-	21.2	367.7
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	328.8	31888.0	26090.7	5797.4	190.6	0.0	190.6	611.8
2001	30014.5	29388.9	699.2	1.2	-	1.2	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006														
Mar	22106.5	20869.8	2405.1	2.8	0.9	2.0	2402.3	18230.1	15538.0	2692.1	234.6	-	234.6	1236.7
Jun	23381.9	21874.7	2902.8	55.8	4.0	51.8	2847.0	18768.9	16081.7	2687.2	203.0	-	203.0	1507.2
Sep	22385.5	21444.0	2187.5	126.6	14.4	112.2	2060.9	19085.0	16384.8	2700.2	171.5	-	171.5	941.5
Dec	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007														
Mar	26149.9	25380.9	2199.6	119.1	0.9	118.2	2080.5	23022.6	19124.3	3898.3	158.7	-	158.7	769.0
Jun	25938.6	25321.7	2279.9	118.0	0.5	117.5	2162.0	22835.9	18322.4	4513.5	205.8	-	205.8	616.9
Sep	25871.6	25290.8	2216.0	115.7	0.0	115.7	2100.2	22870.4	18111.9	4758.5	204.5	-	204.5	580.8
Dec	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008														
Jan	28027.0	27492.0	2187.3	82.7	0.3	82.4	2104.6	25273.5	19784.6	5489.0	31.2	-	31.2	535.0
Feb	28468.9	27983.5	2211.5	77.2	0.8	76.4	2134.3	25718.6	20493.3	5225.3	53.4	-	53.4	485.4
Mar	28947.5	28690.9	2575.3	84.2	12.0	72.2	2491.1	26081.4	20701.1	5380.3	34.3	-	34.3	256.6
Apr	29605.4	29326.9	2365.6	69.9	0.9	69.0	2295.7	26925.5	21311.6	5613.9	35.8	-	35.8	278.5
May	30399.0	30120.1	2159.5	43.8	0.9	42.9	2115.7	27925.4	21719.2	6206.2	35.2	-	35.2	278.9
Jun	29421.5	29215.0	2058.7	96.5	39.9	56.6	1962.2	27065.6	20934.2	6131.4	90.7	-	90.7	206.5
Jul	30747.7	30519.2	2380.5	55.4	4.9	50.5	2325.1	27947.8	21769.0	6178.7	190.9	-	190.9	228.6
Aug	32024.0	30967.0	1860.2	66.9	0.5	66.3	1793.3	29006.8	22634.4	6372.4	100.1	-	100.1	1057.0
Sep	31708.4	31509.3	2077.6	68.4	16.7	51.6	2009.3	29371.6	23088.7	6282.8	60.1	-	60.1	199.1
Oct	34268.1	34003.0	2567.9	52.4	1.9	50.6	2515.5	31341.4	24595.2	6746.2	93.6	-	93.6	265.1
Nov	34433.5	34191.6	2095.0	59.4	0.2	59.2	2035.7	32032.3	25232.2	6800.1	64.2	-	64.2	241.9
Dec	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009														
Jan	36058.8	35665.3	2091.0	52.0	2.0	50.0	2039.1	33485.6	26517.3	6968.3	88.7	-	88.7	393.5
Feb	35954.2	35529.4	2174.1	56.5	5.8	50.7	2117.7	33281.0	26342.6	6938.4	74.3	-	74.3	424.7
Mar	35752.7	35318.2	2134.5	55.7	4.9	50.8	2078.8	33001.5	25969.2	7032.3	182.2	-	182.2	434.4
Apr	36302.2	35643.5	2151.8	62.6	3.9	58.8	2089.1	33351.6	26192.4	7159.2	140.1	-	140.1	658.7
May	35611.2	34977.9	2141.0	51.6	1.6	50.0	2089.3	32667.1	25406.6	7260.5	169.8	-	169.8	633.4
Jun	34737.1	34363.9	2173.3	52.4	1.7	50.7	2120.9	32100.0	24946.9	7153.1	90.6	-	90.6	373.2
Jul	35678.6	35097.4	2277.5	53.3	2.6	50.7	2224.3	32741.2	25592.8	7148.4	78.7	-	78.7	581.3

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't								
1999	18,925.9	18,874.0	90.0	-	-	-	90.0	18,236.5	14,336.5	3,900.0	547.4	-	547.4	51.9
2000	21,601.9	21,450.3	90.8	-	-	-	90.8	20,890.3	17,531.1	3,359.2	469.2	-	469.2	151.7
2001	22,418.3	21,741.8	153.6	-	-	-	153.6	21,166.2	16,911.8	4,254.4	422.0	-	422.0	676.5
2002	22,091.6	21,540.6	143.4	8.2	1.1	7.1	135.1	20,931.2	16,251.2	4,680.0	466.0	-	466.0	551.0
2003	18,583.8	18,061.4	190.2	12.7	1.1	11.6	177.4	17,318.7	13,517.8	3,800.9	552.6	-	552.6	522.4
2004	18,404.0	18,062.8	177.4	-	-	-	177.4	17,563.2	12,129.9	5,433.3	322.1	-	322.1	341.2
2005	19,718.9	19,495.0	176.9	-	-	-	176.9	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9
2006														
Mar	20,362.9	20,146.4	456.9	-	-	-	456.9	19,551.6	12,045.7	7,505.8	137.9	-	137.9	216.5
Jun	22,202.8	21,987.6	606.9	-	-	-	606.9	21,272.1	13,462.7	7,809.4	108.6	-	108.6	215.2
Sep	22,038.9	21,817.7	406.9	-	-	-	406.9	21,307.7	12,820.5	8,487.2	103.1	-	103.1	221.1
Dec	21,951.6	21,774.7	126.9	-	-	-	126.9	21,556.7	12,109.5	9,447.2	91.1	-	91.1	176.9
2007														
Mar	22,421.5	22,287.4	775.3	-	-	-	775.3	21,424.2	12,278.0	9,146.2	87.9	-	87.9	134.1
Jun	22,801.3	22,698.2	658.3	-	-	-	658.3	22,035.9	12,451.7	9,584.2	4.0	-	4.0	103.1
Sep	23,762.4	23,667.3	697.4	-	-	-	697.4	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1
Dec	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008														
Jan	24,929.7	24,834.5	657.2	-	-	-	657.2	24,173.3	13,287.2	10,886.1	4.0	-	4.0	95.2
Feb	25,229.2	25,136.4	657.9	-	-	-	657.9	24,474.6	13,446.1	11,028.4	4.0	-	4.0	92.7
Mar	25,289.6	25,148.7	658.6	-	-	-	658.6	24,486.1	13,484.8	11,001.3	4.0	-	4.0	140.9
Apr	25,230.4	25,091.9	659.3	-	-	-	659.3	24,428.6	13,326.3	11,102.4	4.0	-	4.0	138.5
May	25,613.6	25,475.9	660.0	-	-	-	660.0	24,811.8	13,466.3	11,345.5	4.0	-	4.0	137.7
Jun	25,896.6	25,760.2	660.7	-	-	-	660.7	25,095.5	13,616.5	11,479.0	4.0	-	4.0	136.4
Jul	25,613.5	25,480.7	661.4	-	-	-	661.4	24,819.2	13,635.1	11,184.1	-	-	-	132.9
Aug	26,400.6	26,232.5	689.5	27.4	22.5	4.8	662.1	25,542.9	14,218.9	11,324.0	-	-	-	168.1
Sep	26,503.6	26,332.2	691.2	26.7	22.9	3.8	664.5	25,639.3	13,968.1	11,671.1	1.7	-	1.7	171.5
Oct	26,494.2	26,325.4	691.1	25.9	22.2	3.7	665.2	25,616.5	13,761.8	11,854.7	17.8	-	17.8	168.8
Nov	26,974.6	26,807.5	691.4	25.5	21.8	3.7	665.9	26,098.5	13,873.2	12,225.3	17.6	-	17.6	167.1
Dec	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009														
Jan	27,100.2	26,931.2	895.3	25.5	22.0	3.4	869.8	26,018.7	13,732.2	12,286.5	17.2	-	17.2	169.0
Feb	27,271.2	27,098.1	896.3	25.2	21.8	3.4	871.2	26,184.7	13,778.8	12,405.9	17.0	-	17.0	173.1
Mar	26,760.7	26,588.1	896.3	23.6	20.4	3.2	872.7	25,674.7	13,566.7	12,108.0	17.1	-	17.1	172.6
Apr	26,702.2	26,533.1	897.7	23.4	20.3	3.2	874.3	25,618.5	13,506.3	12,112.2	16.9	-	16.9	169.0
May	27,105.0	26,937.5	898.9	23.0	19.9	3.1	875.9	26,022.1	14,034.1	11,988.0	16.5	-	16.5	167.5
Jun	27,048.0	26,864.9	899.6	22.0	19.0	3.0	877.6	25,949.0	13,831.1	12,117.9	16.3	-	16.3	183.1
Jul	27,249.3	27,069.1	900.6	21.4	18.6	2.8	879.2	26,152.3	13,851.9	12,300.4	16.2	-	16.2	180.2

Source: Commercial Banks

¹ Term Loans and Advances do not include Real Estate Mortgage Loans.

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G\$ Million)**

Table 2-13(a)

	2000		2001		2002		2003		2004	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	39.2		1.2	-	9.3	-	63.4	-	50.2	-
FINANCIAL INSTITUTIONS	0.0	659.7	0.0	463.7	0.0	723.9	0.0	855.4	0.0	490.0
Pub. Finan. Instits.	0.0	-	0.0	-	-	-	-	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	-	-	-	-	0.0
Insurance Companies	-	557.0	-	385.6	-	655.6	-	769.6	-	474.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	3.0	-	8.6	-	9.2	-	13.0	-	15.7
Trust & Investment Companies	-	99.8	-	69.5	-	59.2	-	72.8	-	0.2
Pension Funds	-	0.0	-	0.0	-	-	-	-	-	-
BUSINESS ENTERPRISES	419.6	43621.7	851.6	41052.8	807.5	38308.3	821.7	29696.1	1265.4	26581.5
Agriculture	2.3	8674.8	7.3	8133.5	127.6	6759.5	102.3	3468.8	0.0	3244.6
Sugarcane	2.3	43.3	0.0	122.2	107.8	114.0	102.3	120.3	0.0	28.3
Paddy	0.0	5732.1	6.3	5370.5	4.7	4008.2	0.0	1813.3	0.0	1653.8
Other Farming	0.0	372.5	0.0	179.0	0.0	139.7	0.0	93.4	0.0	117.0
Livestock	0.0	887.0	0.0	573.7	0.0	647.4	0.0	419.2	0.0	372.4
Forestry	0.0	684.9	1.0	935.3	15.1	639.8	0.0	72.0	0.0	29.7
Shrimp & Other Fishing	0.0	955.0	0.0	952.7	0.0	1210.4	0.0	950.6	0.0	1043.4
Mining & Quarrying	229.5	803.1	660.4	702.6	486.9	680.7	320.9	697.5	60.3	409.9
Bauxite	229.5	0.0	660.4	0.0	486.9	0.5	320.9	0.0	60.3	96.0
Other	0.0	803.1	0.0	702.6	0.0	680.2	0.0	697.5	0.0	314.0
Manufacturing	182.7	16104.0	179.2	15079.7	190.0	13716.3	384.6	10078.2	1201.0	8539.8
Timber and Sawmilling	0.0	2715.0	0.0	2093.4	0.0	1478.3	0.0	1212.8	0.0	823.7
Other Construction and Engin.	0.0	2458.7	0.0	2463.0	0.0	2171.9	0.0	2184.9	0.0	2332.1
Sugar Molasses	0.0	535.2	0.0	997.8	0.0	550.5	0.0	504.8	0.0	3.5
Rice Milling	149.9	5884.0	162.7	5145.3	174.4	6199.6	177.4	3557.5	177.4	2482.8
Beverages, Food & Tobacco	0.0	1048.9	0.0	753.1	0.0	505.0	0.0	536.7	0.0	540.9
Textiles & Clothing	32.8	87.8	16.5	69.5	15.6	66.3	0.0	54.7	0.0	65.9
Electricity	0.0	1.3	0.0	0.1	0.0	0.2	0.0	0.0	1023.6	4.9
Other Manufacturing	0.0	3373.1	0.0	3557.4	0.0	2744.5	207.1	2026.9	0.0	2286.0
Services	5.1	18039.8	4.6	17136.9	3.0	17151.8	14.0	15451.5	4.1	14387.2
Drainage & Irrigation	0.0	75.4	0.0	61.3	0.0	43.5	0.0	28.0	0.0	25.8
Transportation	0.0	1297.3	0.0	1364.9	0.0	1012.8	0.0	956.5	0.0	1143.7
Telecommunications	0.0	35.7	0.0	16.1	0.0	4.8	14.0	85.9	0.0	25.8
Entertaining & Catering	0.0	1681.1	0.0	1651.2	0.0	1652.8	0.0	1794.7	0.0	1368.5
Distribution	0.0	10727.7	0.0	10091.9	0.0	9938.4	0.0	9245.5	0.0	8988.3
Education	0.0	78.6	0.0	102.0	0.0	379.1	0.0	252.3	0.0	216.7
Health	0.0	142.0	0.0	156.9	0.0	107.0	0.0	138.3	0.0	148.6
Professional Services	0.0	799.2	0.0	775.6	0.0	637.8	0.0	561.7	0.0	518.1
Other Services	5.1	3202.8	4.6	2917.1	3.0	3375.5	0.0	2388.6	4.1	1951.6
HOUSEHOLDS	0.0	9156.6	0.0	8761.5	0.0	9073.5	0.0	8825.5	0.0	8192.5
Housing	-	4147.7	-	3177.6	-	3850.7	-	3648.3	-	2622.1
Motor Cars	-	968.3	-	1386.7	-	1417.8	-	1786.7	-	2156.3
Other Durable Goods	-	118.6	-	479.7	-	656.7	-	688.0	-	310.1
Education	-	93.4	-	96.9	-	99.4	-	125.6	-	169.0
Travel	-	15.7	-	10.6	-	11.9	-	15.8	-	33.5
Other Purpose	-	3812.9	-	3610.0	-	3037.1	-	2561.0	-	2901.4
TOTAL	458.8	53438.0	852.8	50277.9	816.8	48105.7	885.2	39377.0	1315.6	35264.0

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR**
(G\$ Million)

Table 2-13(b)

	2005							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	53.3	-	60.4	-	37.1	-	86.6	-
FINANCIAL INSTITUTIONS	0.0	438.9	0.0	453.8	0.0	475.7	0.0	532.5
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.2
Insurance Companies	-	417.2	-	429.3	-	458.7	-	514.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.3	-	21.3	-	9.6	-	17.9
Trust & Investment Companies	-	7.4	-	3.2	-	7.4	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1673.6	26045.0	2366.9	27071.9	2841.7	26586.4	1485.5	26499.3
Agriculture	258.2	3387.0	398.0	3552.6	694.0	3555.3	146.2	3637.7
Sugarcane	258.2	71.6	398.0	111.3	694.0	99.4	146.2	75.5
Paddy	0.0	1647.6	0.0	1490.2	0.0	1453.0	0.0	1411.0
Other Farming	0.0	118.0	0.0	115.8	0.0	111.8	0.0	111.5
Livestock	0.0	328.3	0.0	391.6	0.0	441.0	0.0	422.9
Forestry	0.0	34.9	0.0	73.9	0.0	71.8	0.0	76.3
Shrimp & Other Fishing	0.0	1186.7	0.0	1369.9	0.0	1378.4	0.0	1540.5
Mining & Quarrying	241.2	440.0	241.2	349.3	241.2	357.3	241.2	346.0
Bauxite	241.2	98.4	241.2	99.8	241.2	99.3	241.2	99.9
Other	0.0	341.6	0.0	249.4	0.0	258.0	0.0	246.2
Manufacturing	1173.1	7969.0	1714.8	8543.7	1905.4	8112.0	1098.1	8150.0
Timber and Sawmilling	0.0	775.0	0.0	901.4	0.0	888.6	0.0	975.5
Other Constr. and Engin.	0.0	2266.1	0.0	2508.0	0.0	2185.9	0.0	2366.6
Sugar Molasses	0.0	2.7	570.2	440.6	788.7	415.5	0.0	87.9
Rice Milling	177.4	1918.8	176.9	1873.7	176.9	1771.6	176.9	1745.0
Beverages, Food & Tobacco	0.0	797.5	0.0	851.9	0.0	898.8	0.0	895.4
Textiles & Clothing	0.0	59.4	0.0	55.0	0.0	52.5	0.0	49.8
Electricity	995.6	9.8	967.7	11.2	939.8	10.9	921.2	3.5
Other Manufacturing	0.0	2139.7	0.0	1901.9	0.0	1888.2	0.0	2026.4
Services	1.2	14249.0	12.9	14626.3	1.1	14561.7	0.0	14365.5
Drainage & Irrigation	0.0	38.3	0.0	25.5	0.0	33.2	0.0	38.3
Transportation	0.0	1346.6	0.0	1214.4	0.0	1203.8	0.0	1054.6
Telecommunications	1.2	19.8	12.9	31.1	1.1	17.7	0.0	23.7
Entertaining & Catering	0.0	1792.2	0.0	1294.9	0.0	1447.7	0.0	1400.1
Distribution	0.0	8494.5	0.0	9565.1	0.0	9054.1	0.0	9072.9
Education	0.0	203.8	0.0	188.5	0.0	167.6	0.0	142.1
Health	0.0	147.6	0.0	123.5	0.0	156.2	0.0	171.2
Professional Services	0.0	423.4	0.0	415.1	0.0	408.5	0.0	436.5
Other Services	0.0	1782.8	0.0	1768.2	0.0	2073.1	0.0	2026.0
HOUSEHOLDS	0.0	8432.5	0.0	8732.7	0.0	9065.0	0.0	10303.0
Housing	-	3076.6	-	2886.4	-	3190.3	-	3008.5
Motor Cars	-	2142.6	-	2226.8	-	2554.6	-	2721.9
Other Durable Goods	-	321.5	-	358.2	-	385.8	-	532.1
Education	-	154.6	-	174.3	-	205.6	-	217.4
Travel	-	32.1	-	40.4	-	53.5	-	55.3
Other Purposes	-	2705.0	-	3046.5	-	2675.2	-	3767.8
TOTAL	1727.0	34916.3	2427.3	36258.3	2878.8	36127.1	1572.1	37334.8

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR**
(G\$ Million)

Table 2-13(c)

	2006							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	2.8	-	55.8	-	126.6	-	91.3	-
FINANCIAL INSTITUTIONS	0.0	372.5	0.0	311.5	0.0	274.6	0.0	436.4
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	359.6	-	295.4	-	263.4	-	422.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.9	-	16.1	-	11.0	-	14.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.2	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2859.2	27583.8	3453.9	29544.4	2467.9	29205.2	966.6	30595.7
Agriculture	415.1	3675.9	683.3	3706.1	380.0	3597.8	29.1	3525.8
Sugarcane	415.1	73.7	683.2	67.4	380.0	70.6	29.1	63.0
Paddy	0.0	1441.4	0.0	1397.0	0.0	1157.9	0.0	1076.9
Other Farming	0.0	113.7	0.0	86.9	0.0	198.8	0.0	197.5
Livestock	0.0	521.1	0.0	537.1	0.0	554.8	0.0	517.8
Forestry	0.0	85.1	0.1	69.8	0.0	59.6	0.0	65.3
Shrimp & Other Fishing	0.0	1441.0	0.0	1548.0	0.0	1556.2	0.0	1605.2
Mining & Quarrying	241.2	640.6	0.0	994.9	0.0	1015.2	0.2	955.5
Bauxite	241.2	181.1	0.0	185.7	0.0	190.5	0.0	195.3
Other	0.0	459.4	0.0	809.2	0.0	824.7	0.2	760.2
Manufacturing	2202.9	8618.0	2770.4	10151.4	2087.9	9946.3	937.2	10145.1
Timber and Sawmilling	0.0	972.3	0.0	1002.0	0.0	1189.6	0.0	1402.5
Other Constr. and Engin.	0.0	2500.2	0.0	3613.7	0.0	3482.6	0.0	3701.0
Sugar Molasses	1142.0	352.2	1737.4	640.5	1123.5	347.8	0.8	45.9
Rice Milling	176.9	1708.4	176.9	1748.6	126.9	1749.2	126.9	1399.8
Beverages, Food & Tobacco	0.0	915.6	0.0	1010.6	0.0	1173.3	0.0	1332.2
Textiles & Clothing	0.0	46.6	0.0	38.8	0.0	37.1	0.0	45.8
Electricity	884.0	3.1	856.1	6.3	837.5	5.4	809.5	4.3
Other Manufacturing	0.0	2119.6	0.0	2090.9	0.0	1961.1	0.0	2213.5
Services	0.0	14649.3	0.2	14692.0	0.0	14645.9	0.0	15969.3
Drainage & Irrigation	0.0	37.9	0.0	48.4	0.0	37.9	0.0	30.9
Transportation	0.0	1171.7	0.0	1086.0	0.0	898.7	0.0	1150.8
Telecommunications	0.0	26.1	0.0	34.7	0.0	31.5	0.0	71.5
Entertaining & Catering	0.0	1523.1	0.0	1801.5	0.0	1804.8	0.0	1964.8
Distribution	0.0	8946.0	0.0	9012.7	0.0	9112.8	0.0	9767.8
Education	0.0	122.1	0.0	120.3	0.0	92.7	0.0	85.9
Health	0.0	162.0	0.0	176.5	0.0	177.4	0.0	206.9
Professional Services	0.0	410.9	0.0	406.3	0.0	407.7	0.0	477.1
Other Services	0.0	2249.5	0.2	2005.7	0.0	2082.3	0.0	2213.5
HOUSEHOLDS	0.0	10197.9	0.0	10496.6	0.0	11187.5	0.0	12513.3
Housing	-	2849.4	-	2897.8	-	3438.8	-	3759.1
Motor Cars	-	2748.0	-	2810.9	-	3111.9	-	3453.9
Other Durable Goods	-	508.3	-	493.0	-	499.4	-	636.2
Education	-	211.0	-	215.4	-	247.6	-	249.3
Travel	-	42.9	-	48.2	-	60.6	-	58.7
Other Purposes	-	3838.4	-	4031.3	-	3829.2	-	4356.1
TOTAL	2862.0	38154.2	3509.8	40352.5	2594.4	40667.3	1057.9	43545.3

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR**
(G\$ Million)

Table 2-13(d)

	2007							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	119.1	-	118.0	-	115.7	-	89.5	-
FINANCIAL INSTITUTIONS	0.0	246.6	0.0	209.8	0.0	208.5	0.0	37.8
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	232.1	-	185.5	-	195.6	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.5	-	24.3	-	12.9	-	15.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	0.0	-	0.0
BUSINESS ENTERPRISES	2855.7	31402.3	2820.3	30774.1	2,797.6	30,975.4	1,239.6	32,956.5
Agriculture	517.4	3574.8	416.6	3027.8	433.6	2,866.1	369.7	2,984.5
Sugarcane	517.4	63.9	416.6	60.6	433.6	131.1	369.7	129.8
Paddy	0.0	1202.1	0.0	1022.5	0.0	1,049.7	0.0	942.5
Other Farming	0.0	77.1	0.0	76.0	0.0	62.2	0.0	54.8
Livestock	0.0	563.6	0.0	600.3	0.0	611.8	0.0	637.8
Forestry	0.0	48.4	0.0	49.9	0.0	28.9	0.0	50.2
Shrimp & Other Fishing	0.0	1619.6	0.0	1218.6	0.0	982.4	0.0	1,169.5
Mining & Quarrying	0.1	942.6	0.0	958.3	0.6	1,002.2	1.1	822.8
Bauxite	0.1	184.9	0.0	179.3	0.1	0.0	0.0	0.0
Other	0.0	757.7	0.0	779.0	0.5	1,002.2	1.1	822.8
Manufacturing	2338.2	10394.8	2403.7	10376.6	2,363.4	9,995.7	864.7	10,634.6
Timber and Sawmilling	0.0	1514.9	0.0	1664.2	0.0	1,722.5	0.0	1,747.1
Other Constr. and Engin.	0.0	4124.9	0.0	3747.6	0.0	3,553.0	0.0	3,346.8
Sugar Molasses	1429.7	2.4	1603.1	4.3	1,508.2	6.3	0.0	8.3
Rice Milling	126.9	1339.1	46.9	1517.6	80.0	1,279.3	80.0	1,556.4
Beverages, Food & Tobacco	0.0	1364.4	0.0	1244.4	0.0	1,267.7	0.0	1,315.3
Textiles & Clothing	0.0	36.0	0.0	70.4	0.0	60.9	0.0	48.9
Electricity	781.6	9.9	753.7	8.2	775.2	6.9	784.7	6.3
Other Manufacturing	0.0	2003.1	0.0	2119.9	0.0	2,099.2	0.0	2,605.4
Services	0.0	16490.2	0.0	16411.3	0.0	17,111.4	4.1	18,514.7
Drainage & Irrigation	0.0	46.3	0.0	32.7	0.0	29.5	0.0	25.5
Transportation	0.0	1414.5	0.0	1424.5	0.0	1,303.2	3.2	1,608.2
Telecommunications	0.0	39.3	0.0	113.3	0.0	24.1	0.0	28.5
Entertaining & Catering	0.0	2179.6	0.0	2203.7	0.0	2,080.2	0.0	1,984.2
Distribution	0.0	9908.9	0.0	9686.3	0.0	10,469.5	0.3	10,990.9
Education	0.0	78.8	0.0	78.0	0.0	82.4	0.0	75.1
Health	0.0	198.5	0.0	160.7	0.0	189.0	0.0	217.4
Professional Services	0.0	438.4	0.0	492.8	0.0	609.0	0.0	654.5
Other Services	0.0	2185.9	0.0	2219.4	0.0	2,324.4	0.7	2,930.4
HOUSEHOLDS	0.0	12259.5	0.0	14097.8	0.0	13,768.5	0.0	15,762.9
Housing	-	3895.3	-	4081.2	-	5,069.2	-	4,242.6
Motor Cars	-	3284.5	-	3797.0	-	2,712.4	-	4,324.8
Other Durable Goods	-	606.1	-	591.0	-	587.8	-	744.0
Education	-	237.0	-	251.5	-	278.1	-	274.8
Travel	-	61.0	-	66.5	-	85.0	-	68.9
Other Purposes	-	4175.7	-	4322.3	-	5,035.9	-	6,107.7
TOTAL	2974.9	44693.5	2938.3	45081.6	2,913.4	44,952.4	1,329.1	48,757.2

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR**
(G\$ Million)

Table 2-13(e)

	2008											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	82.7	-	77.2	-	84.2	-	69.9	-	43.8	-	96.5	-
FINANCIAL INSTITUTIONS	0.0	35.2	0.0	57.4	0.0	38.3	0.0	39.8	0.0	39.2	0.0	94.7
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	21.1	-	31.8	-	24.8	-	26.1	-	23.4	-	80.9
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.1	-	25.6	-	13.4	-	13.7	-	15.8	-	13.8
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,761.8	33,071.8	2,792.2	33,939.4	3,149.7	34,185.9	2,955.0	34,637.9	2,775.7	35,185.5	2,623.0	34,550.6
Agriculture	496.6	3,042.5	418.8	3,133.8	498.3	3,274.9	575.6	3,072.1	427.7	3,324.8	455.6	3,518.3
Sugarcane	496.6	128.4	418.8	128.1	498.3	126.2	575.6	124.0	427.7	126.9	455.6	123.5
Paddy	0.0	1,060.9	0.0	1,145.5	0.0	1,168.5	0.0	1,041.7	0.0	1,144.1	0.0	1,233.5
Other Farming	0.0	48.3	0.0	53.9	0.0	91.4	0.0	89.3	0.0	93.5	0.0	95.4
Livestock	0.0	626.4	0.0	668.4	0.0	627.5	0.0	669.9	0.0	780.9	0.0	864.9
Forestry	0.0	46.8	0.0	30.1	0.0	53.8	0.0	37.8	0.0	45.1	0.0	52.7
Shrimp & Other Fishing	0.0	1,131.7	0.0	1,107.9	0.0	1,207.4	0.0	1,109.5	0.0	1,134.3	0.0	1,148.4
Mining & Quarrying	0.9	754.2	1.4	765.9	0.3	759.4	0.0	790.8	1.4	1,644.0	1.0	1,568.3
Bauxite	0.0	19.8	0.0	0.0	0.0	20.6	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.9	734.5	1.4	765.9	0.3	738.8	0.0	790.8	1.4	1,644.0	1.0	1,568.3
Manufacturing	2,263.5	9,686.1	2,371.9	10,005.4	2,651.1	10,378.3	2,379.1	11,395.0	2,346.5	10,538.4	2,166.3	10,162.5
Timber and Sawmilling	0.0	1,780.2	0.0	1,830.2	0.0	1,898.3	0.0	1,866.6	0.0	1,871.5	0.0	1,766.0
Other Constr. and Engin.	0.0	3,145.4	0.0	3,392.1	0.0	3,371.1	0.0	3,634.1	0.0	2,887.9	0.0	3,005.8
Sugar Molasses	1,222.4	1.4	1,253.0	1.4	1,325.6	1.4	1,301.1	1.2	1,214.7	1.2	1,172.8	1.2
Rice Milling	357.2	1,313.8	357.9	1,177.7	358.6	1,182.5	359.3	1,643.7	360.0	1,959.9	360.7	1,711.9
Beverages, Food & Tobacco	0.0	1,132.0	0.0	1,133.2	0.0	1,121.7	0.0	1,102.5	0.0	1,218.7	0.0	955.8
Textiles & Clothing	0.0	93.2	0.0	90.8	0.0	108.8	0.0	105.4	0.0	102.7	0.0	84.7
Electricity	683.8	24.9	761.0	27.5	966.9	4.8	718.7	4.6	771.8	5.9	632.7	4.8
Other Manufacturing	0.0	2,195.1	0.0	2,352.4	0.0	2,689.7	0.0	3,036.9	0.0	2,490.6	0.0	2,632.2
Services	0.8	19,589.0	0.0	20,034.2	0.0	19,773.3	0.3	19,380.0	0.1	19,678.3	0.1	19,301.6
Drainage & Irrigation	0.0	25.1	0.0	24.9	0.0	24.3	0.0	23.9	0.0	23.5	0.0	22.9
Transportation	0.0	2,000.5	0.0	2,112.7	0.0	2,159.5	0.0	2,040.4	0.0	2,012.5	0.0	2,035.2
Telecommunications	0.0	35.1	0.0	50.8	0.0	44.1	0.0	26.8	0.0	39.6	0.0	61.1
Entertaining & Catering	0.0	2,028.1	0.0	2,033.2	0.0	2,078.2	0.0	2,001.0	0.0	1,898.1	0.0	1,984.6
Distribution	0.1	11,939.6	0.0	12,138.1	0.0	11,593.7	0.0	11,534.9	0.0	11,875.8	0.0	11,681.5
Education	0.0	70.9	0.0	75.9	0.0	67.7	0.0	56.6	0.0	57.0	0.0	58.0
Health	0.0	224.3	0.0	217.3	0.0	204.6	0.0	200.7	0.0	218.3	0.0	203.0
Professional Services	0.0	572.9	0.0	604.0	0.0	547.0	0.0	557.5	0.0	525.8	0.0	509.6
Other Services	0.7	2,692.4	0.0	2,777.3	0.0	3,054.3	0.3	2,938.3	0.1	3,027.9	0.1	2,745.6
HOUSEHOLDS	0.0	15,126.0	0.0	14,976.8	0.0	15,085.3	0.0	15,419.7	0.0	16,183.0	0.0	16,190.0
Housing	-	3,989.4	-	5,001.3	-	4,736.9	-	5,145.7	-	5,304.3	-	5,411.5
Motor Cars	-	4,409.1	-	4,487.9	-	4,547.4	-	3,818.6	-	3,885.1	-	3,883.6
Other Durable Goods	-	691.7	-	667.5	-	648.2	-	716.6	-	733.4	-	807.9
Education	-	272.6	-	289.2	-	275.0	-	287.1	-	364.1	-	355.1
Travel	-	66.7	-	66.9	-	65.4	-	96.6	-	97.5	-	109.2
Other Purposes	-	5,696.5	-	4,464.1	-	4,812.3	-	5,355.0	-	5,798.6	-	5,622.8
TOTAL	2,844.5	48,233.0	2,869.4	48,973.6	3,233.9	49,309.4	3,024.9	50,097.3	2,819.5	51,407.8	2,719.5	50,835.4

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR**
(G\$ Million)

Table 2-13(f)

	2008											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	55.4	-	94.3	-	95.0	-	78.4	-	84.9	-	90.1	-
FINANCIAL INSTITUTIONS	0.0	190.9	0.0	100.1	0.0	61.8	0.0	111.5	0.0	81.8	0.0	109.2
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	1.7	-	34.9	-	32.8	-	37.6
Insurance Companies	-	96.6	-	95.0	-	49.4	-	66.9	-	41.3	-	57.4
Building Societies	-	11.8	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	82.5	-	5.0	-	10.8	-	9.7	-	7.8	-	14.1
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,986.5	35,404.1	2,455.4	36,853.4	2,673.8	37,056.9	3,180.7	38,357.0	2,701.6	39,105.4	2,998.1	40,739.0
Agriculture	518.3	3,658.8	430.5	3,736.5	640.3	3,530.8	1,196.0	3,722.4	734.1	3,920.2	903.9	3,933.9
Sugarcane	518.3	179.1	430.5	229.7	640.3	282.5	1,196.0	387.2	734.1	490.1	903.9	593.8
Paddy	0.0	1,328.5	0.0	1,349.7	0.0	1,156.3	0.0	1,092.0	0.0	1,088.7	0.0	1,133.6
Other Farming	0.0	104.5	0.0	98.2	0.0	97.4	0.0	98.8	0.0	97.6	0.0	91.6
Livestock	0.0	839.3	0.0	817.4	0.0	815.7	0.0	803.4	0.0	861.8	0.0	741.1
Forestry	0.0	70.9	0.0	61.7	0.0	91.4	0.0	73.4	0.0	118.7	0.0	112.0
Shrimp & Other Fishing	0.0	1,136.4	0.0	1,179.8	0.0	1,087.6	0.0	1,267.4	0.0	1,263.3	0.0	1,261.7
Mining & Quarrying	0.6	1,669.6	0.2	1,713.5	0.1	1,703.8	0.2	1,716.9	1.0	1,679.3	1.4	1,650.2
Bauxite	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.6	1,669.6	0.2	1,713.5	0.0	1,703.8	0.2	1,716.9	1.0	1,679.3	1.4	1,650.2
Manufacturing	2,467.6	10,528.1	2,024.5	10,041.0	2,031.8	10,360.4	1,984.5	11,003.4	1,964.8	11,248.7	2,091.1	11,633.5
Timber and Sawmilling	0.0	1,915.3	0.0	1,907.0	0.0	1,940.4	0.0	1,947.4	0.0	1,962.0	0.0	2,123.8
Other Constr. and Engin.	0.0	3,193.7	0.0	2,684.2	0.0	2,567.4	0.0	2,929.9	0.0	2,827.4	0.0	2,949.0
Sugar Molasses	1,522.7	1.3	1,080.6	1.3	1,086.8	388.5	1,093.5	1.1	1,295.9	1.1	1,397.6	1.1
Rice Milling	71.7	1,570.9	70.6	1,261.2	69.4	1,580.2	68.2	2,265.2	67.0	2,481.3	65.8	2,852.4
Beverages, Food & Tobacco	0.0	937.3	0.0	1,203.8	0.0	1,196.0	0.0	1,404.5	0.0	1,567.4	0.0	1,372.9
Textiles & Clothing	0.0	87.1	0.0	85.0	0.0	83.3	0.0	81.9	0.0	80.8	0.0	77.9
Electricity	873.2	5.6	873.3	13.9	875.5	16.0	822.8	18.1	601.8	17.2	627.7	17.5
Other Manufacturing	0.0	2,816.9	0.0	2,884.7	0.0	2,588.6	0.0	2,355.3	0.0	2,311.5	0.0	2,239.0
Services	0.0	19,547.6	0.3	21,362.4	1.7	21,461.7	0.0	21,914.4	1.7	22,257.2	1.7	23,521.4
Drainage & Irrigation	0.0	22.8	0.0	22.5	0.0	22.0	0.0	21.6	0.0	21.1	0.0	20.5
Transportation	0.0	2,002.5	0.0	2,156.6	0.0	2,209.1	0.0	2,182.3	0.0	2,233.6	0.0	2,345.5
Telecommunications	0.0	56.5	0.0	59.1	0.0	80.7	0.0	75.6	0.0	80.3	0.0	80.2
Entertaining & Catering	0.0	1,970.2	0.0	1,973.5	0.0	1,901.9	0.0	1,909.5	0.0	1,890.5	0.0	1,873.9
Distribution	0.0	11,920.4	0.2	12,832.8	1.7	13,000.0	0.0	13,251.7	0.0	13,439.1	0.1	14,306.6
Education	0.0	42.6	0.1	39.1	0.0	30.4	0.0	31.7	0.0	35.6	0.0	24.7
Health	0.0	220.2	0.0	228.0	0.0	220.0	0.0	262.0	0.0	245.2	0.0	266.2
Professional Services	0.0	539.7	0.0	594.3	0.0	597.0	0.0	635.8	0.0	649.5	0.0	681.9
Other Services	0.0	2,772.6	0.0	3,456.6	0.0	3,400.6	0.0	3,544.1	1.7	3,662.3	1.6	3,922.0
HOUSEHOLDS	0.0	15,860.3	0.0	16,157.0	0.0	16,382.1	0.0	16,886.7	0.0	17,362.2	0.0	17,814.7
Housing	0.0	4,952.6	0.0	4,825.6	0.0	5,053.0	0.0	5,361.2	0.0	5,453.6	0.0	5,502.3
Motor Cars	0.0	3,943.0	0.0	4,052.7	0.0	4,055.8	0.0	3,995.5	0.0	3,998.0	0.0	4,000.2
Other Durable Goods	0.0	800.7	0.0	763.9	0.0	587.9	0.0	566.9	0.0	613.9	0.0	626.7
Education	0.0	374.8	0.0	339.5	0.0	271.6	0.0	277.0	0.0	271.5	0.0	273.7
Travel	0.0	109.2	0.0	102.6	0.0	57.6	0.0	53.7	0.0	52.7	0.0	66.6
Other Purposes	0.0	5,679.9	0.0	6,071.8	0.0	6,356.1	0.0	6,632.3	0.0	6,972.4	0.0	7,345.2
TOTAL	3,042.0	51,455.3	2,549.7	53,110.4	3,297.9	53,500.8	3,259.1	55,355.2	2,760.9	56,549.4	3,062.4	58,662.8

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR**
(G\$ Million)

Table 2-13(g)

	2009											
	Jan.		Feb.		Mar.		Apr.		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	77.4	-	81.6	-	79.3	-	86.1	-	74.6	-	74.4	-
FINANCIAL INSTITUTIONS	0.0	106.0	0.0	91.3	0.0	199.3	0.0	157.1	0.0	186.3	0.0	106.9
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	30.8	-	39.6	-	25.4	-	23.6	-	30.7	-	28.4
Insurance Companies	-	63.8	-	33.0	-	144.2	-	120.8	-	141.1	-	66.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.5	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	11.4	-	17.9	-	28.2	-	12.2	-	14.4	-	12.1
Trust & Investment Companies	-	0.0	-	0.8	-	1.6	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,908.9	40,249.5	2,988.9	40,121.4	2,951.5	39,535.9	2,963.4	39,698.7	2,965.3	39,440.6	2,998.5	38,778.0
Agriculture	845.5	4,052.3	944.7	3,974.8	922.6	4,062.1	940.7	4,167.5	954.4	4,048.2	991.5	4,135.0
Sugarcane	844.9	603.1	944.6	646.8	922.4	704.6	940.7	805.1	954.4	863.4	991.5	935.6
Paddy	0.0	1,216.5	0.0	1,260.7	0.0	1,265.2	0.0	1,209.4	0.0	1,116.4	0.0	1,077.9
Other Farming	0.0	91.5	0.1	91.7	0.3	94.0	0.0	90.5	0.0	78.4	0.0	71.0
Livestock	0.0	776.7	0.0	686.8	0.0	716.5	0.0	716.4	0.0	728.6	0.0	727.1
Forestry	0.6	111.1	0.0	105.3	0.0	106.8	0.0	101.3	0.0	100.4	0.0	152.4
Shrimp & Other Fishing	0.0	1,253.4	0.0	1,183.4	0.0	1,175.0	0.0	1,244.9	0.0	1,160.9	0.0	1,170.9
Mining & Quarrying	0.3	1,585.4	0.4	1,702.0	0.2	1,652.7	1.3	1,662.5	0.8	1,656.2	0.2	1,625.5
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0
Other	0.3	1,585.4	0.4	1,702.0	0.2	1,652.7	1.3	1,661.2	0.8	1,656.2	0.2	1,625.5
Manufacturing	2,061.6	11,747.6	2,042.5	11,395.6	2,027.6	11,289.4	2,017.6	13,262.7	2,000.9	12,473.2	2,004.9	12,165.9
Timber and Sawmilling	0.0	2,176.2	0.0	1,987.0	0.0	2,060.8	0.0	2,140.8	0.0	2,174.8	0.0	2,062.8
Other Constr. and Engin.	0.0	3,150.1	0.0	3,402.5	0.0	3,272.3	0.0	3,383.1	0.0	3,262.8	0.0	3,115.1
Sugar Molasses	1,413.7	1.1	1,406.2	1.1	1,416.1	0.9	1,416.7	0.9	1,395.4	0.9	1,425.0	0.9
Rice Milling	64.7	2,596.1	63.5	2,260.2	62.3	2,338.0	61.1	2,406.4	59.9	2,365.7	58.7	2,224.4
Beverages, Food & Tobacco	0.0	1,494.5	0.0	1,391.7	0.0	1,250.9	0.0	1,156.8	0.0	1,284.9	0.0	1,387.4
Textiles & Clothing	0.0	81.2	0.0	81.8	0.0	80.5	0.0	73.2	0.0	71.7	0.0	70.2
Electricity	583.2	54.9	572.9	18.0	549.2	16.9	539.9	17.1	545.6	17.0	521.3	17.0
Other Manufacturing	0.0	2,193.5	0.0	2,253.3	0.0	2,269.1	0.0	4,084.3	0.0	3,295.5	0.0	3,288.1
Services	1.6	22,864.2	1.3	23,049.1	1.2	22,531.7	3.8	20,605.9	9.1	21,263.0	1.9	20,851.7
Drainage & Irrigation	0.0	20.1	0.0	19.7	0.0	18.9	0.0	18.7	0.0	15.6	0.0	16.0
Transportation	0.0	2,469.0	0.0	2,476.8	0.0	2,429.2	2.7	2,396.3	8.0	2,449.4	0.8	2,334.4
Telecommunications	0.0	71.2	0.0	66.5	0.0	55.2	0.0	65.8	0.0	64.4	0.0	81.9
Entertaining & Catering	0.0	1,836.0	0.0	1,894.8	0.0	1,866.1	0.0	1,881.6	0.0	1,866.7	0.0	1,855.9
Distribution	0.0	13,667.0	0.0	13,811.6	0.0	13,878.1	0.0	12,120.7	0.0	12,422.9	0.0	12,159.1
Education	0.0	28.6	0.0	32.5	0.2	35.8	0.2	18.4	0.3	15.7	0.1	17.8
Health	0.0	262.7	0.0	247.1	0.0	340.4	0.0	252.5	0.0	255.2	0.0	265.9
Professional Services	0.0	697.2	0.0	651.9	0.0	497.4	0.0	637.1	0.0	617.5	0.0	587.5
Other Services	1.6	3,812.4	1.3	3,848.3	1.0	3,410.5	1.0	3,214.7	0.8	3,555.5	1.0	3,533.2
HOUSEHOLDS	0.0	17,415.6	0.0	17,464.9	0.0	17,258.8	0.0	17,354.2	0.0	17,323.6	0.0	17,323.2
Housing	0.0	5,031.9	0.0	5,197.7	0.0	4,727.4	0.0	4,768.7	0.0	4,778.9	0.0	4,754.7
Motor Cars	0.0	4,013.3	0.0	4,006.6	0.0	3,276.5	0.0	3,295.3	0.0	3,290.5	0.0	3,307.1
Other Durable Goods	0.0	590.3	0.0	575.1	0.0	395.2	0.0	378.0	0.0	365.0	0.0	356.5
Education	0.0	301.6	0.0	298.8	0.0	172.7	0.0	176.9	0.0	165.0	0.0	160.5
Travel	0.0	74.8	0.0	76.4	0.0	14.2	0.0	13.0	0.0	12.1	0.0	12.5
Other Purposes	0.0	7,403.7	0.0	7,310.4	0.0	8,672.9	0.0	8,722.3	0.0	8,712.2	0.0	8,731.9
TOTAL	2,960.9	57,771.1	3,070.5	57,677.7	3,007.2	56,994.0	3,049.5	57,210.0	3,039.9	56,950.5	3,072.9	56,208.2

Source: Commercial Banks

Figures under the 'other purposes' sub-category has been reclassified to exclude credit card transactions effective from March 2007.

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR
(G\$ Million)**

Table 2-13(h)

	2009	
	Jul	
	Pub.	Priv.
GENERAL GOVERNMENT	74.4	-
FINANCIAL INSTITUTIONS	0.0	94.8
Pub. Finan. Instits.	0.0	-
Co-op Finan. Instits.	-	35.4
Insurance Companies	-	50.3
Building Societies	-	0.0
Credit Unions	-	-
Brokers and Money Lenders	-	9.1
Trust & Investment Companies	-	0.0
Pension Funds	-	0.0
BUSINESS ENTERPRISES	3,103.5	39,444.7
Agriculture	1,113.3	4,294.6
Sugarcane	1,113.3	961.1
Paddy	0.0	1,192.0
Other Farming	0.0	69.6
Livestock	0.0	757.8
Forestry	0.0	118.6
Shrimp & Other Fishing	0.0	1,195.6
Mining & Quarrying	1.0	1,619.1
Bauxite	0.0	0.0
Other	1.0	1,619.1
Manufacturing	1,988.1	12,342.8
Timber and Sawmilling	0.0	2,101.6
Other Constr. and Engin.	0.0	3,413.3
Sugar Molasses	1,418.7	0.9
Rice Milling	57.5	2,078.5
Beverages, Food & Tobacco	0.0	1,359.1
Textiles & Clothing	0.0	68.7
Electricity	512.0	16.8
Other Manufacturing	0.0	3,304.0
Services	1.1	21,188.2
Drainage & Irrigation	0.0	15.8
Transportation	0.0	2,297.5
Telecommunications	0.0	74.8
Entertaining & Catering	0.0	1,817.9
Distribution	0.0	12,220.9
Education	0.0	15.6
Health	0.0	305.3
Professional Services	0.0	635.9
Other Services	1.1	3,804.6
HOUSEHOLDS	0.0	17,482.8
Housing	0.0	5,249.5
Motor Cars	0.0	4,061.3
Other Durable Goods	0.0	482.7
Education	0.0	273.4
Travel	0.0	74.5
Other Purposes	0.0	7,341.3
TOTAL	3,177.9	57,022.3

Source: Commercial Banks

Figures under the 'other purposes' sub-category has been reclassified to exclude credit card transactions effective from March 2007.

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills 1)	Req. Liquid Assets 2)	Surplus (+) Deficit (-)
1999	20909.7	2312.7	1133.0	891.1	1058.9	4068.6	11445.5	16155.2	4754.5
2000	31611.2	1897.4	3370.3	1061.2	882.3	3491.9	20908.1	19158.1	12453.2
2001	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002	37300.1	1866.0	6006.1	395.6	899.3	2540.7	25592.3	22330.0	14970.0
2003	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004									
Mar	42237.5	1756.4	4058.3	466.2	558.1	4664.1	30734.3	24461.4	17776.0
Jun	42866.0	1572.6	1769.2	644.7	609.4	5400.2	32870.0	24465.0	18401.0
Sep	41284.9	1915.2	3040.9	636.3	384.6	5400.8	29907.1	24664.3	16620.7
Dec	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005									
Mar	51888.1	2252.2	4985.6	1206.2	881.6	6549.7	36012.9	27797.8	24052.3
Jun	49861.0	2208.1	3042.8	2644.0	488.0	8114.8	33363.4	28180.8	21634.5
Sep	48532.5	1968.2	5750.0	2186.2	1254.0	7195.2	30178.9	27997.9	20534.6
Dec	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006									
Mar	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Jun	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Sep	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Dec	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Mar	55511.6	2172.9	2157.7	3183.2	855.0	9933.0	37209.8	34875.6	20636.0
Jun	54596.0	2500.3	5851.4	3500.5	1095.7	8119.6	33528.5	35681.4	18914.6
Sep	50823.6	2580.2	2328.9	2755.9	419.6	7012.1	35726.9	35723.2	15100.4
Dec	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Jan	67519.4	2820.9	6726.1	1044.3	340.0	18558.0	38030.2	39339.5	28180.0
Feb	66713.2	2273.2	4111.0	1086.2	977.5	17513.4	40752.0	39206.5	27506.7
Mar	71073.2	3334.0	5498.1	868.9	1811.7	18399.8	41160.7	39503.9	31569.3
Apr	71456.5	3208.3	2444.0	668.3	2248.7	18230.1	44657.1	40417.1	31039.4
May	72169.8	2498.5	6307.4	842.4	1895.2	18913.7	41712.7	41021.4	31148.5
Jun	72499.8	2525.5	4133.6	3553.8	1651.5	17104.0	43531.4	41880.0	30619.8
Jul	74386.8	2675.3	6432.4	3237.1	1280.5	16089.2	44672.3	41849.6	32537.2
Aug	67690.4	2670.0	5882.9	2935.8	873.7	11517.4	43810.8	41599.7	26090.7
Sep	70948.9	2708.6	3618.2	3783.0	1715.9	15175.2	43947.9	41304.3	29644.6
Oct	71625.1	2520.7	4226.4	4304.3	1287.8	15041.7	44244.2	41523.1	30102.0
Nov	68875.5	2448.3	4696.5	4225.2	1597.9	12068.0	43839.6	41791.1	27084.4
Dec	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Jan	70404.8	2499.4	6893.9	2552.5	2195.3	13357.9	42905.9	42580.4	27824.5
Feb	76248.6	2534.5	7031.5	2605.4	2361.0	15177.5	46538.7	43591.2	32657.4
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4
Apr	75665.2	2813.3	8482.7	3890.8	1041.7	10618.6	48818.0	43527.2	32138.0
May	73554.3	2836.5	6198.4	4588.3	1600.2	10113.5	48217.4	43642.1	29912.2
Jun	75451.2	2672.7	4844.0	4726.3	1408.6	10814.5	50985.2	44211.3	31240.0
Jul	77152.0	2570.5	5555.1	4277.6	1133.8	11258.7	52356.4	44085.7	33066.3

Source: Commercial Banks

- 1) Treasury Bills figures have been revised from December 2004 to November 2005.
- 2) Statutory reserve deposits are included in the calculation of the required liquid assets.

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2007 Aug	03rd	20024.7	25173.8	5149.1	2008 Aug	01st	23598.5	27592.0	3993.5
	10th	20127.0	25366.9	5239.9		08th	23530.1	28083.1	4553.0
	17th	20187.8	24931.6	4743.8		15th	23509.3	28400.0	4890.8
	24th	20042.6	23754.3	3711.7		22nd	23556.8	28845.2	5288.5
	31st	19979.1	23952.8	3973.7		29th	23465.7	29348.6	5882.9
Sep	07th	19956.7	24270.4	4313.8	Sep	05th	23191.2	29206.4	6015.1
	14th	20102.4	22291.1	2188.7		12th	23082.4	28769.4	5687.0
	21st	20093.3	22589.4	2496.1		19th	23038.4	27957.8	4919.4
	28th	20201.0	22529.9	2328.9		26th	23319.1	26937.4	3618.2
Oct	05th	20268.3	22895.3	2627.0	Oct	03rd	23222.0	27080.4	3858.4
	12th	20408.0	23286.9	2878.9		10th	23196.4	29366.4	6170.0
	19th	20626.0	24294.6	3668.6		17th	23503.3	28518.1	5014.9
	26th	20692.9	24924.6	4231.7		24th	23447.4	26840.8	3393.4
				31st		23502.2	27728.5	4226.4	
Nov	02nd	20884.5	25368.6	4484.1	Nov	07th	23664.6	28460.2	4795.6
	09th	21051.9	26926.2	5874.3		14th	23637.0	28809.1	5172.1
	16th	21300.4	26732.7	5432.3		21st	23803.9	28053.9	4249.9
	23rd	21398.9	26463.7	5064.9		28th	23658.4	28354.9	4696.5
	30th	21578.5	28515.0	6936.5					
Dec	07th	21599.4	28295.1	6695.7	Dec	05th	23705.0	29034.1	5329.1
	14th	21802.4	25268.4	3466.0		12th	23998.8	25832.8	1833.9
	21st	21640.3	23322.1	1681.8		19th	23998.1	24529.2	531.2
	28th	21477.4	22808.6	1331.3		26th	23859.4	24969.1	1109.7
2008 Jan	04th	21389.6	27576.5	6186.9	2009 Jan	02nd	23812.5	28900.4	5087.9
	11th	21738.8	30065.4	8326.6		09th	24104.9	29338.4	5233.5
	18th	22001.7	30426.4	8424.7		16th	24272.5	29831.1	5558.5
	25th	22190.8	28916.8	6726.1		23rd	24303.5	29358.9	5055.3
						30th	24146.1	31040.0	6893.9
Feb	01st	22052.4	27227.8	5175.5	Feb	06th	24242.2	33086.7	8844.5
	08th	22108.5	27987.8	5879.3		13th	24486.7	33355.8	8869.1
	15th	22214.1	27776.1	5562.0		20th	24586.9	32010.6	7423.7
	22nd	22239.7	26427.7	4188.0		27th	24659.3	31690.9	7031.5
	29th	22166.3	26277.3	4111.0					
Mar	07th	22156.8	28206.5	6049.7	Mar	06th	24536.2	32740.7	8204.5
	14th	22216.1	27403.0	5186.9		13th	24835.6	32224.4	7388.7
	21st	22247.6	26615.9	4368.2		20th	24597.4	31507.1	6909.8
	28th	22344.9	27843.0	5498.1		27th	24512.6	29816.3	5303.7
Apr	04th	22411.8	29247.1	6835.3	Apr	03rd	24441.9	30535.6	6093.6
	11th	22526.4	27507.4	4981.0		10th	24570.9	32741.1	8170.1
	18th	22594.7	27405.0	4810.4		17th	24614.1	33877.2	9263.0
	25th	22842.1	25286.2	2444.0		24th	24628.2	33110.9	8482.7
May	02nd	22814.6	25233.3	2418.8	May	01st	24733.9	30697.3	5963.4
	09th	22936.3	27102.9	4166.5		08th	24782.2	31071.1	6288.9
	16th	23149.7	27690.1	4540.4		15th	24577.5	30819.1	6241.6
	23rd	23067.5	27831.3	4763.8		22nd	24692.6	30681.9	5989.3
	30th	23208.2	29515.5	6307.4		29th	24674.3	30872.7	6198.4
Jun	06th	23280.4	28279.4	4999.0	Jun	05th	24725.7	31871.9	7146.2
	13th	23253.8	27375.9	4122.1		12th	24797.9	30795.5	5997.6
	20th	23261.9	29384.5	6122.6		19th	24814.8	30070.2	5255.4
	27th	23650.9	27784.4	4133.6		26th	24994.5	29838.5	4844.0
Jul	04th	23477.5	27841.1	4363.6	Jul	03rd	24881.6	30418.3	5536.7
	11th	23614.7	26867.8	3253.1		10th	25003.9	31328.9	6325.0
	18th	23511.9	29245.3	5733.4		17th	24963.5	31826.9	6863.5
	25th	23605.1	30037.5	6432.4		24th	24973.0	30523.2	5550.3
						31th	24942.8	30497.9	5555.1

Source: Commercial Banks

FOREIGN EXCHANGE INTERVENTION
US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008			
Jan	18.38	1.90	16.48
Feb	-	5.50	(5.50)
Mar	1.00	-	1.00
Apr	5.97	2.00	3.97
May	3.85	-	3.85
Jun	1.75	2.00	(0.25)
Jul	11.05	3.50	7.55
Aug	2.90	5.00	(2.10)
Sep	-	2.90	(2.90)
Oct	3.80	3.90	(0.10)
Nov	-	6.20	(6.20)
Dec	11.40	37.45	(26.05)
2009			
Jan	20.00	9.42	10.58
Feb	-	-	-
Mar	8.38	9.85	(1.47)
Apr	5.60	3.75	1.85
May	0.68	8.80	(8.12)
Jun	4.60	2.65	1.95
Jul	2.17	1.80	0.37

INTERBANK TRADE
US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	
Jan	-
Feb	1.15
Mar	2.32
Apr	3.00
May	9.60
Jun	0.20
Jul	-
Aug	5.00
Sep	2.80
Oct	-
Nov	2.00
Dec	6.00
2008	
Jan	2.60
Feb	9.50
Mar	3.40
Apr	6.60
May	2.90
Jun	4.20
Jul	3.00
Aug	-
Sep	-
Oct	0.40
Nov	0.20
Dec	0.10
2009	
Jan	3.20
Feb	1.70
Mar	2.00
Apr	-
May	-
Jun	0.96
Jul	8.30

Source: Bank of Guyana

COMMERCIAL BANKS HOLDINGS OF TREASURY BILLS
(G\$ Million)

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
1999	12,417.9	2,608.7	1,868.0	7,941.2
2000	21,698.0	3,372.1	5,924.5	12,401.4
2001	21,973.0	2,539.8	7,077.0	12,356.3
2002	24,856.9	1,500.0	8,469.0	14,887.9
2003	25,225.3	1,650.0	7,984.7	15,590.7
2004				
Mar	30,751.1	2,239.8	9,313.2	19,198.1
Jun	33,060.1	3,971.0	7,151.0	21,938.1
Sep	30,314.1	1,580.0	7,701.0	21,033.1
Dec	31,260.7	2,832.2	7,646.0	20,782.5
2005				
Mar	35,990.9	4,497.0	10,025.5	21,468.4
Jun	33,262.5	1,705.0	10,644.5	20,913.0
Sep	30,086.2	2,500.0	8,005.1	19,581.1
Dec	33,401.7	1,350.0	7,015.4	25,036.3
2006				
Mar	38,789.5	3,400.0	5,775.4	29,614.1
Jun	32,324.9	0.0	1,956.4	30,368.6
Sep	37,669.3	4,524.5	1,806.4	31,338.5
Dec	36,703.0	800.0	5,806.1	30,096.9
2007				
Mar	37,287.8	2,000.0	7,456.1	27,831.7
Jun	33,585.5	0.0	5,456.3	28,129.2
Sep	35,799.2	2,000.0	4,256.3	29,542.9
Dec	34,415.7	0.0	2,256.3	32,159.4
2008				
Jan	38,132.2	0.0	3,756.3	34,375.9
Feb	41,134.5	0.0	3,756.3	37,378.2
Mar	41,484.6	0.0	3,756.3	37,728.3
Apr	44,984.6	0.0	3,756.3	41,228.3
May	41,888.1	0.0	3,756.3	38,131.8
Jun	43,688.1	1,000.0	3,756.3	38,931.8
Jul	44,788.1	1,000.0	2,856.3	40,931.8
Aug	44,051.3	1,000.0	4,856.3	38,195.0
Sep	44,651.3	0.0	4,456.3	40,195.0
Oct	45,301.3	1,000.0	4,456.3	39,845.0
Nov	44,990.4	1,000.0	6,955.4	37,035.0
Dec	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Jan	43,661.2	1,000.0	6,356.2	36,305.0
Feb	48,031.2	1,000.0	6,856.2	40,175.0
Mar	50,791.2	2,000.0	6,756.2	42,035.0
Apr	50,291.2	1,000.0	6,756.2	42,535.0
May	49,792.1	1,000.0	4,257.1	44,535.0
Jun	52,461.8	0.0	4,256.8	48,205.0
Jul	53,261.8	0.0	4,256.8	49,005.0

Source: Bank of Guyana.

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money					Other (Net)
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money Savings & Time Dep.		
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency		Demand Deposits	
1999	11591.9	8361.0	3230.8	23860.3	-26735.3	-22080.0	-2618.9	-2036.4	-5227.7	55823.3	77007.7	21576.0	13422.2	8153.9	55431.7	-41555.5
2000	23181.5	19835.1	3346.4	25006.4	-25848.3	-20421.0	-1319.7	-4107.6	-7486.2	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37257.1
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006																
Mar	53456.7	34967.8	18488.9	31731.6	-13078.5	5163.2	-6339.4	-11902.3	-8865.7	53675.7	125516.3	36460.8	19571.0	16889.8	89055.4	-40328.0
Jun	56252.4	33071.7	23180.7	32984.5	-15017.7	2484.3	-5522.4	-11979.6	-8970.9	56973.1	129267.3	37602.5	19912.5	17690.0	91664.9	-40030.4
Sep	57931.7	37629.5	20302.2	37652.8	-11623.7	7155.8	-6574.4	-12205.2	-8260.5	57537.1	135227.9	40771.6	20774.7	19996.9	94456.3	-39643.4
Dec	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007																
Mar	63603.4	38066.4	25537.0	46056.4	-10501.3	8533.5	-6858.5	-12176.3	-7535.6	64093.3	146672.5	46551.5	24368.5	22183.0	100121.0	-37012.7
Jun	65430.0	36720.4	28709.6	44811.9	-13585.8	7170.0	-8584.8	-12171.0	-8528.1	66925.8	148635.5	44591.1	23714.5	20876.6	104044.3	-38393.5
Sep	75440.5	43555.2	31885.3	44720.7	-15060.3	4669.3	-7499.7	-12229.9	-8516.8	68297.7	152350.0	46608.8	24438.8	22170.0	105741.2	-32188.9
Dec	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008																
Jan	84280.5	50192.2	34088.3	46285.5	-16973.1	5334.9	-9864.2	-12443.8	-9769.3	73027.9	163653.2	52358.3	27134.5	25223.8	111294.9	-33087.2
Feb	82473.5	48163.5	34310.0	48610.7	-15446.0	6707.5	-9635.8	-12517.7	-10275.6	74332.2	163768.1	51610.9	27750.1	23860.8	112157.2	-32684.0
Mar	88271.4	52488.2	35783.2	46355.9	-18088.0	5210.3	-10004.3	-13294.0	-10311.1	74755.1	167164.0	53590.3	28296.4	25293.9	113573.8	-32536.7
Apr	84586.6	49165.1	35421.5	53334.1	-12808.9	11022.6	-10272.8	-13558.6	-10045.8	76188.8	171187.2	54755.4	28576.4	26179.1	116431.8	-33266.5
May	90433.6	52255.7	38177.9	51993.5	-14495.7	8772.4	-10011.4	-13256.7	-11374.9	77864.1	175245.4	57003.7	29644.7	27359.0	118241.7	-32818.2
Jun	97967.7	58299.6	39668.0	42479.3	-24385.7	-1708.9	-10433.2	-12243.6	-10672.2	77537.2	174210.3	55302.8	28916.7	26386.2	118907.4	-33763.4
Jul	96514.1	58279.8	38234.2	47199.4	-21694.3	119.2	-9349.1	-12464.3	-10416.5	79310.2	176270.0	56977.0	29292.4	27684.5	119293.1	-32556.6
Aug	88761.0	52902.3	35858.7	55088.6	-15569.5	6859.0	-10119.7	-12308.7	-10899.3	81557.3	176756.4	57522.1	29122.2	28399.9	119234.3	-32906.8
Sep	92713.6	56137.2	36576.4	56514.6	-15785.6	6224.6	-9441.8	-12568.3	-9854.4	82154.6	178594.8	59807.1	28952.8	30854.3	118787.7	-29366.5
Oct	92956.1	55860.9	37095.3	55543.6	-19340.4	3432.3	-10172.6	-12600.1	-9737.5	84621.5	179224.9	57289.1	29801.9	27487.3	121935.8	-30725.2
Nov	90691.6	54390.9	36300.8	60672.2	-16541.7	6407.8	-10635.7	-12313.8	-9603.2	86817.1	181546.3	58020.6	30589.4	27431.1	123525.8	-30182.5
Dec	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009																
Jan	93844.1	57008.0	36836.0	59839.8	-17624.7	7226.9	-11811.0	-13040.6	-11652.4	89116.9	183377.9	58283.5	31177.3	27106.1	125094.4	-29694.1
Feb	95832.5	60230.7	35601.9	60170.4	-18109.1	7643.1	-12594.0	-13158.1	-11123.6	89403.0	185232.9	59240.6	30990.6	28250.0	125992.3	-29230.0
Mar	98740.7	64439.4	34301.3	56546.2	-20830.6	5343.4	-13167.6	-13006.4	-11533.8	88910.6	184399.7	57504.7	31037.5	26467.1	126895.0	-29112.8
Apr	101077.6	68413.3	32664.3	55716.9	-22201.5	3382.1	-13033.6	-12550.0	-11545.7	89464.1	186778.2	59705.3	31928.8	27776.4	127072.9	-29983.7
May	104755.2	70564.9	34190.2	57982.0	-20426.6	3119.8	-13805.5	-9740.9	-11163.3	89571.9	188249.1	60028.0	32409.0	27619.0	128221.1	-25511.9
Jun	103615.4	69446.8	34168.6	53016.2	-24620.1	1325.4	-16082.2	-9863.2	-11715.3	89351.5	188227.0	60432.8	31937.8	28495.0	127794.2	-31595.4
Jul	104242.3	71699.5	32542.9	51270.8	-28356.6	-684.7	-14102.7	-13569.3	-10522.3	90149.7	189145.8	60022.2	32644.6	27377.6	129123.7	-33632.7

Source: Bank of Guyana and Commercial Banks.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 3.2

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
1999	126.8	267.0	140.2	46.3	267.0	220.7	17.9	40.1	22.2	64.2	307.2	243.0
2000	178.4	295.8	117.4	107.4	295.8	188.4	18.1	38.8	20.7	125.5	334.6	209.1
2001	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006												
Mar	214.5	254.6	40.1	175.1	254.6	79.5	92.6	143.2	50.6	267.6	397.7	130.1
Jun	204.8	245.9	41.1	165.4	245.9	80.6	115.9	169.1	53.2	281.3	415.1	133.8
Sep	227.6	282.3	54.7	188.1	282.3	94.2	101.5	153.5	52.0	289.7	435.8	146.1
Dec	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007												
Mar	223.3	279.2	56.0	188.7	279.2	90.6	126.6	188.5	61.9	315.3	467.7	152.5
Jun	215.0	271.2	56.2	180.4	271.2	90.7	141.1	198.8	57.7	321.5	470.0	148.4
Sep	248.3	306.0	57.7	213.8	306.0	92.3	156.5	204.1	47.6	370.3	510.1	139.9
Dec	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008												
Jan	282.2	341.3	59.1	247.6	341.3	93.7	168.1	222.3	54.2	415.7	563.6	147.9
Feb	272.5	332.1	59.7	237.8	332.1	94.3	169.4	225.6	56.1	407.3	557.7	150.4
Mar	291.6	352.5	60.9	257.0	352.5	95.5	175.2	230.3	55.1	432.2	582.8	150.6
Apr	275.6	335.8	60.2	241.0	335.8	94.8	173.6	235.3	61.6	414.6	571.0	156.4
May	291.4	351.4	60.1	256.8	351.4	94.7	187.6	238.9	51.3	444.4	590.4	146.0
Jun	320.4	380.9	60.5	285.8	380.9	95.1	194.5	247.5	53.0	480.2	628.4	148.2
Jul	319.9	380.0	60.1	285.3	380.0	94.7	187.2	237.8	50.6	472.5	617.8	145.3
Aug	293.6	352.0	58.4	259.0	352.0	93.0	175.6	227.1	51.5	434.6	579.1	144.5
Sep	309.8	367.5	57.7	275.2	367.5	92.3	179.3	227.1	47.8	454.5	594.6	140.1
Oct	307.8	362.9	55.2	273.2	362.9	89.8	181.4	228.5	47.1	454.6	591.4	136.9
Nov	301.6	356.7	55.1	266.9	356.7	89.8	178.2	223.9	45.8	445.1	580.6	135.5
Dec	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009												
Jan	313.7	369.0	55.3	279.1	369.0	89.9	180.3	227.4	47.0	459.5	596.4	136.9
Feb	328.8	383.1	54.4	294.2	383.1	89.0	173.9	227.6	53.8	468.0	610.8	142.7
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Apr	371.2	426.7	55.5	336.6	426.7	90.1	160.7	218.0	57.3	497.3	644.7	147.4
May	380.9	438.3	57.4	346.3	438.3	92.0	167.8	220.4	52.6	514.1	658.8	144.6
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Jul	385.2	442.8	57.6	350.6	442.8	92.2	159.1	218.1	59.0	509.7	660.9	151.2

Source: Bank of Guyana and Commercial Banks

GUYANA: SELECTED INTEREST RATES 1)
(Percent Per Annum)

Table 4.1

	2005	2006	2007				2008												2009						
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
BANK OF GUYANA																									
Bank Rate	6.00	6.75	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.75	6.75	6.75	7.50	7.50	6.75	6.75	6.75	6.75	6.75
Treasury Bill Discount Rate																									
91 Days	3.74	4.16	3.94	3.94	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.94	3.94	3.94	3.94	4.19	4.19	4.19	4.93	4.93	4.18	4.18	4.18	4.18	4.18
182 Days	3.84	4.18	4.00	3.92	3.92	3.92	3.96	3.96	3.89	3.89	3.89	3.89	3.92	4.07	4.07	4.07	4.48	4.48	4.48	4.39	4.29	4.29	4.29	4.29	4.29
364 Days	4.21	4.24	4.23	4.19	4.05	4.35	4.15	4.46	4.34	4.24	4.24	4.30	4.61	4.64	4.76	4.88	4.81	4.81	4.34	4.81	4.56	4.30	4.70	4.28	4.19
COMMERCIAL BANKS																									
Small Savings Rate	3.38	3.19	3.19	3.19	3.19	3.15	3.15	3.15	3.15	3.11	3.17	3.17	3.25	3.25	3.12	3.12	3.04	3.04	3.04	3.04	2.78	2.78	2.78	2.78	2.76
Prime Lending Rate (weighted average 2)	15.24	14.47	14.33	13.97	13.96	13.89	13.94	13.93	13.98	14.01	13.94	13.94	13.88	13.85	13.82	13.83	13.84	13.91	13.83	13.92	13.95	13.96	14.03	14.02	14.03
Prime Lending Rate 3)	14.54	14.54	14.54	14.54	14.71	14.71	14.71	14.71	14.71	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54
Comm. Banks' Lending Rate (weighted average)	13.50	13.12	12.83	12.72	12.40	12.40	12.35	12.35	12.35	12.04	12.12	12.15	12.13	12.27	12.13	12.39	12.29	12.35	12.29	12.27	11.79	11.72	11.69	11.89	11.96
HAND-IN-HAND TRUST CORP. INC.																									
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Average Deposit Rates	3.23	3.14	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23
NEW BUILDING SOCIETY																									
Deposits 4)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mortgage Rates	8.95	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	6.95	6.95	6.95	6.95	6.95	6.95	6.95
Five dollar shares	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Save and prosper shares	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50

Source: Bank of Guyana, Commercial Banks and other Financial Institutions

- 1) End of period rates.
- 2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.
- 3) The average prime lending rate actually used by commercial banks applicable to loans and advances.
- 4) Small savings rate

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps.	12 Mths. Time Deps.
1999	17.25	7.97	9.34	9.90	10.17	10.26
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003	14.88	3.46	2.81	3.16	3.50	3.54
2004						
Mar	14.54	3.46	2.81	3.15	3.50	3.58
Jun	14.54	3.42	2.71	3.10	3.50	3.42
Sep	14.54	3.42	2.59	2.95	3.50	3.29
Dec	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Mar	14.54	3.38	2.59	2.90	3.38	3.21
Jun	14.54	3.38	2.59	2.90	3.38	3.25
Sep	14.54	3.38	2.59	2.90	3.38	3.25
Dec	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Jan	14.71	3.15	2.40	2.10	3.00	2.96
Feb	14.71	3.15	2.40	2.10	3.00	2.96
Mar	14.71	3.15	2.40	2.10	3.00	2.96
Apr	14.54	3.11	2.40	2.10	3.00	2.96
May	14.54	3.17	2.40	2.10	3.00	2.96
Jun	14.54	3.17	2.40	2.10	3.00	2.96
Jul	14.54	3.25	2.40	2.10	3.00	2.96
Aug	14.54	3.25	2.40	2.10	3.00	2.96
Sep	14.54	3.12	2.31	2.00	3.00	2.88
Oct	14.54	3.12	2.31	2.00	3.00	2.88
Nov	14.54	3.04	2.32	2.00	3.00	2.88
Dec	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Jan	14.54	3.04	2.36	2.05	2.75	2.92
Feb	14.54	3.04	2.36	2.05	2.75	2.92
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Apr	14.54	2.78	2.32	2.00	2.75	2.88
May	14.54	2.78	2.32	2.00	2.75	2.88
Jun	14.54	2.78	2.32	2.00	2.75	2.88
Jul	14.54	2.76	2.32	2.00	2.75	2.88

Source: Commercial Banks

1) Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Treas Bill	Bank Rate	Treas Bill	Bank Rate
1999	11.07	13.25	10.09	13.00	6.05	10.00	20.61	5.23	5.00	5.49	4.00
2000	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	5.75
2001	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	4.25
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	3.75
2003	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	3.00
2004											
Mar	3.47	5.50	4.82	7.00	0.37	7.50	15.23	0.94	2.00	4.13	3.00
Jun	3.52	5.50	4.78	7.00	0.30	7.50	14.98	1.28	2.01	4.61	3.00
Sep	3.80	6.00	4.75	7.00	1.79	7.50	14.80	1.67	2.58	4.69	3.00
Dec	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00
2005											
Mar	3.84	6.00	4.74	7.25	3.28	7.50	13.46	2.76	3.58	4.77	3.00
Jun	3.80	6.00	4.83	7.25	4.75	7.50	12.88	3.00	4.01	4.62	3.00
Sep	3.76	6.00	4.93	7.75	5.28	10.00	13.15	3.46	4.59	4.40	3.00
Dec	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006											
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	3.50
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54	3.75
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	4.00
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007											
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33	4.75
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67	5.00
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69	5.00
Dec	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008											
Jan	3.90	6.50	7.00	10.00	4.68	12.00	13.33	2.86	4.48	5.12	5.00
Feb	3.90	6.50	6.99	10.25	4.72	12.00	14.22	2.21	3.50	5.02	5.00
Mar	3.90	6.50	7.00	10.25	4.70	12.00	14.22	1.38	3.04	4.88	5.00
Apr	3.90	6.50	7.00	10.25	4.51	12.00	14.20	1.32	2.49	4.83	5.00
May	3.90	6.50	7.04	10.25	4.31	12.00	14.28	1.71	2.25	4.95	5.00
Jun	3.94	6.50	7.05	10.25	4.16	12.00	14.43	1.89	2.25	5.11	5.25
Jul	3.94	6.50	7.04	10.50	4.02	12.00	14.90	1.72	2.25	5.08	5.25
Aug	3.94	6.50	7.02	10.50	3.77	12.00	15.08	1.79	2.25	4.95	5.25
Sep	3.94	6.50	7.05	10.75	3.48	12.00	15.35	1.46	2.25	4.74	5.25
Oct	4.19	6.75	6.97	10.75	3.14	12.00	16.96	0.84	1.81	3.68	4.25
Nov	4.19	6.75	7.04	10.75	4.07	12.00	19.26	0.30	1.25	1.99	3.75
Dec	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009											
Jan	4.93	7.50	...	...	...	...	24.26	0.12	0.50	0.89	3.00
Feb	4.93	7.50	...	...	...	...	...	0.31	0.50	0.74	3.00
Mar	4.18	6.75	...	...	...	...	...	...	...	...	...
Apr	4.18	6.75	...	...	...	...	...	...	...	...	...
May	4.18	6.75	...	...	...	...	...	...	...	...	...
Jun	4.18	6.75	...	...	...	...	...	...	...	...	...
Jul	4.18	6.75	...	...	...	...	...	...	...	...	...

Source: Statistical Reports from Central Banks & International Financial Statistics (IMF)

**CHANGES IN BANK OF GUYANA TRANSACTION EXCHANGE RATE
(G\$US\$)**

Table 4.4

Date			Rate	Date			Rate
29	Jan	09	203.75	27	Apr	09	204.00
30	Jan	09	204.25	28	Apr	09	203.75
02	Feb	09	204.75	29	Apr	09	204.00
03	Feb	09 - 04 Feb 09	205.00	30	Apr	09	203.25
05	Feb	09	204.00	04	May	09	203.00
06	Feb	09	205.00	06	May	09	204.50
09	Feb	09	204.25	07	May	09	204.75
10	Feb	09	205.25	08	May	09	204.25
11	Feb	09	205.00	11	May	09	204.00
12	Feb	09	203.75	12	May	09	204.50
13	Feb	09	204.00	13	May	09	203.75
16	Feb	09	205.00	14	May	09	204.50
17	Feb	09	204.50	15	May	09	204.25
18	19	09	204.25	18	May	09	204.00
19	Feb	09 - 20 Feb 09	204.50	19	May	09	204.25
24	Feb	09	205.00	20	May	09	204.75
25	Feb	09	204.75	21	May	09 - 22 May 09	204.25
26	Feb	09	204.25	25	May	09	203.75
27	Feb	09	204.75	27	May	09 - 28 May 09	203.50
02	Mar	09	204.25	29	May	09	203.75
03	Mar	09	204.50	01	Jun	09	203.75
04	Mar	09	204.25	02	Jun	09	204.50
05	Mar	09	203.50	03	Jun	09	204.00
06	Mar	09	204.00	04	Jun	09 - 05 Jun 09	203.75
09	Mar	09	203.75	08	Jun	09	203.75
12	Mar	09 - 13 Mar 09	204.00	09	Jun	09	203.00
16	Mar	09	203.50	10	Jun	09	202.50
17	Mar	09	204.00	11	Jun	09 - 12 Jun 09	204.00
18	Mar	09	204.50	15	Jun	09 - 17 Jun 09	204.25
19	Mar	09	204.00	18	Jun	09 - 19 Jun 09	204.50
20	Mar	09	204.75	22	Jun	09	204.25
23	Mar	09	204.00	23	Jun	09	204.00
24	Mar	09	204.50	24	Jun	09	203.50
25	Mar	09	205.00	25	Jun	09	204.25
26	Mar	09	204.50	26	Jun	09	204.00
27	Mar	09	202.25	29	Jun	09	203.75
30	Mar	09	203.75	30	Jun	09	204.50
31	Mar	09	204.50	01	Jul	09	204.50
01	Apr	09	204.50	02	Jul	09	204.00
02	Apr	09	204.25	03	Jul	09	204.50
03	Apr	09	204.50	07	Jul	09	204.00
06	Apr	09	204.50	08	Jul	09 - 10 Jul 09	204.25
07	Apr	09	203.25	13	Jul	09 - 15 Jul 09	204.25
08	Apr	09	205.25	16	Jul	09	204.00
09	Apr	09	204.50	17	Jul	09	203.25
14	Apr	09	204.00	20	Jul	09	204.25
15	Apr	09	204.25	21	Jul	09	204.00
16	Apr	09	204.00	22	Jul	09	204.50
17	Apr	09	204.50	23	Jul	09	204.00
20	Apr	09	204.25	24	Jul	09	203.75
21	Apr	09	204.50	27	Jul	09 - 28 Jul 09	204.50
22	Apr	09	203.25	29	Jul	09	204.75
23	Apr	09	202.75	30	Jul	09	203.75
24	Apr	09	204.00	31	Jul	09	204.50

Note: Effective from October 1, 1991 the official exchange rate fluctuates either daily or periodically and is the weighted average of the Telegraphic Transfer Rates of the three (3) largest Commercial Banks.

EXCHANGE RATE
(G\$US\$)

Table 4.5

Years	End of Period	Average for the Period
1999	180.50	177.65
2000	184.75	182.44
2001	189.50	187.32
2002	191.75	191.75
2003	194.25	195.50
2004		
Mar	197.25	196.97
Jun	198.75	198.43
Sep	200.00	199.38
Dec	199.75	199.78
2005		
Mar	199.75	199.75
Jun	200.25	200.19
Sep	200.00	199.82
Dec	200.25	200.14
2006		
Mar	199.75	199.82
Jun	200.00	200.00
Sep	200.00	200.00
Dec	201.00	200.92
2007		
Mar	201.75	201.75
Jun	203.50	202.30
Sep	203.75	203.60
Dec	203.50	203.49
2008		
Jan	202.75	202.94
Feb	202.50	203.00
Mar	204.25	203.50
Apr	204.00	203.61
May	203.00	203.47
Jun	204.00	203.82
Jul	204.25	203.70
Aug	204.25	203.68
Sep	204.00	203.90
Oct	204.50	204.10
Nov	203.75	204.04
Dec	205.25	203.84
2009		
Jan	204.25	204.29
Feb	204.75	204.61
Mar	204.50	204.08
Apr	203.25	204.06
May	203.75	204.08
Jun	204.50	203.95
Jul	204.50	204.19

Source: Bank of Guyana

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 4.6

Month	Buying Rate											
	2007				2008				2009			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	167.15	200.93	373.68	254.31	190.80	200.55	385.67	278.42	145.98	200.59	285.48	258.45
Feb	167.18	200.97	379.56	254.72	190.41	200.83	381.07	283.07	155.50	200.88	284.13	255.34
Mar	166.74	200.46	378.46	254.48	191.48	201.08	387.14	288.68	154.49	200.73	280.52	232.93
Apr	168.02	200.09	384.55	258.27	189.03	200.68	387.39	300.73	147.53	200.23	285.81	254.00
May	170.12	200.24	387.99	261.00	190.88	200.20	386.45	299.29	160.16	200.40	295.77	262.49
Jun	177.21	199.81	385.69	258.96	188.88	200.51	382.49	297.05	168.97	200.60	310.92	270.29
Jul	180.09	199.83	389.58	263.10	190.36	200.17	385.93	301.32	167.33	200.63	314.52	269.93
Aug	180.47	199.45	390.08	262.06	185.03	199.58	372.83	264.07				
Sep	183.15	199.97	389.26	267.02	179.07	199.70	347.04	278.30				
Oct	217.70	200.18	394.14	272.20	168.24	200.16	335.58	261.21				
Nov	199.75	199.96	400.87	277.61	159.25	200.71	303.63	247.93				
Dec	192.67	200.46	396.32	278.78	162.88	200.81	293.11	253.76				

Month	Selling Rate											
	2007				2008				2009			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	175.82	204.34	386.62	262.03	195.15	203.32	391.71	287.12	152.80	204.07	314.72	269.61
Feb	174.94	204.33	390.99	261.98	193.84	203.54	395.53	292.01	170.81	204.22	307.15	265.28
Mar	174.00	204.06	388.52	262.01	200.32	203.85	397.71	295.10	165.59	204.14	305.02	242.53
Apr	176.55	203.87	393.48	266.16	197.74	203.49	397.71	311.31	165.76	203.69	308.79	272.29
May	180.29	203.48	397.85	269.65	198.57	202.72	396.41	306.58	171.60	203.66	311.67	276.01
Jun	184.59	203.32	398.47	269.40	199.60	202.97	394.11	304.57	178.20	203.87	328.44	280.95
Jul	189.30	203.21	403.26	270.28	200.02	203.10	392.68	312.54	176.84	203.98	332.59	280.57
Aug	188.61	202.47	398.00	273.35	195.60	202.81	389.57	303.37				
Sep	191.54	203.14	404.08	275.19	191.82	202.95	369.62	289.82				
Oct	199.49	203.13	406.63	279.46	180.91	203.50	356.11	276.79				
Nov	207.34	203.51	414.00	285.82	172.40	203.94	313.49	253.46				
Dec	199.77	203.50	408.22	282.48	176.15	204.19	320.74	268.56				

Month	Mid Rate											
	2007				2008				2009			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	171.49	202.64	380.15	258.17	192.98	201.93	388.69	282.77	149.39	202.33	300.10	264.03
Feb	171.06	202.65	385.28	258.35	192.12	202.19	388.30	287.54	163.15	202.55	295.64	260.31
Mar	170.37	202.26	383.49	258.24	195.90	202.47	392.42	291.89	160.04	202.44	292.77	237.73
Apr	172.29	201.98	389.02	262.22	193.38	202.08	392.55	306.02	156.64	201.96	297.30	263.14
May	175.21	201.86	392.92	265.32	194.73	201.46	391.43	302.94	165.88	202.03	303.72	269.25
Jun	180.90	201.56	392.08	264.18	194.24	201.74	388.30	300.81	173.58	202.23	319.68	275.62
Jul	184.69	201.52	396.42	266.69	195.19	201.64	389.31	306.93	172.09	202.30	323.56	275.25
Aug	184.54	200.96	394.04	267.71	190.32	201.20	381.20	283.72				
Sep	187.35	201.56	396.67	271.11	185.45	201.33	358.33	284.06				
Oct	208.59	201.66	400.39	275.83	174.57	201.83	345.85	269.00				
Nov	203.55	201.74	407.43	281.72	165.82	202.33	308.56	250.69				
Dec	196.22	201.98	402.27	280.63	169.52	202.50	306.92	261.16				

STATISTICAL ABSTRACT

CONTENTS (continued)

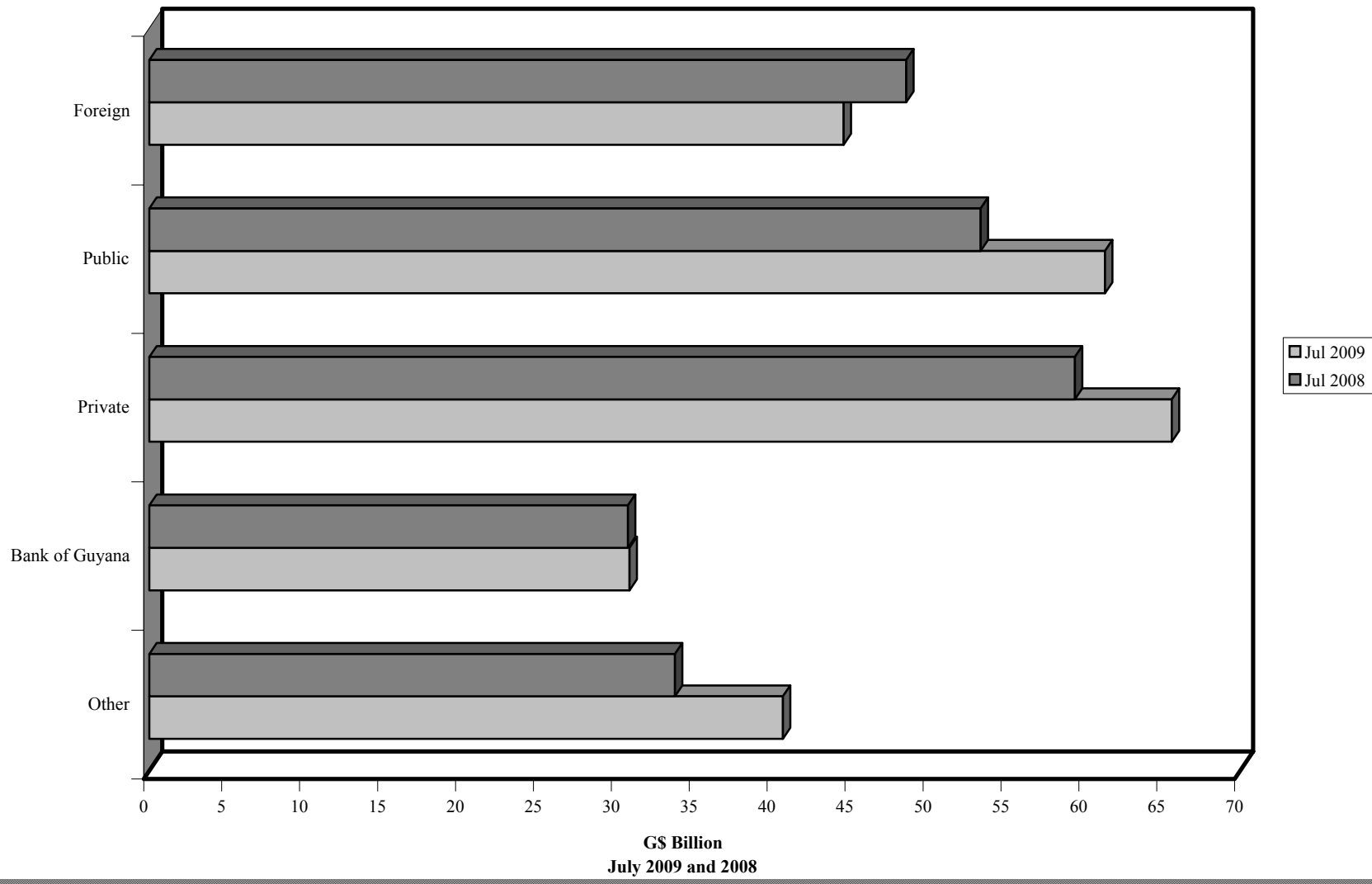
GRAPHS

- I - Commercial Banks: Assets (July 2009 & 2008)
- II - Commercial Banks: Liabilities, Capital and Reserves (July 2009 & 2008)
- III - Commercial Banks: Time Deposits (July 2009 & 2008)
- IV - Commercial Banks: Savings Deposits (July 2009 & 2008)
- V - Commercial Banks: Loans and Advances by Sectors (July 2009 & 2008)
- VI - Commercial Banks: Credit to Public Sector by Economic Activity (July 2009)
- VII - Commercial Banks: Credit to Private Sector by Economic Activity (July 2009)
- VIII - Commercial Banks: Liquid Assets (July 1999 – July 2009)
- IX - Commercial Banks: Reserve Requirements (July 1999 – July 2009)
- X - Banking System: Net Domestic Credit (July 1999 – July 2009)
- XI - Banking System: Money and Quasi Money (July 1999 – July 2009)
- XII - Bank Rate and Treasury Bill Rate (July 1999 – July 2009)
- XIII - Commercial Banks: Prime and Average Lending Rates (July 1999 – July 2009)
- XIV - Commercial Banks: Time and Savings Deposit Rates (July 1999 – July 2009)
- XV - Market Exchange Rates (July 1999 – July 2009)

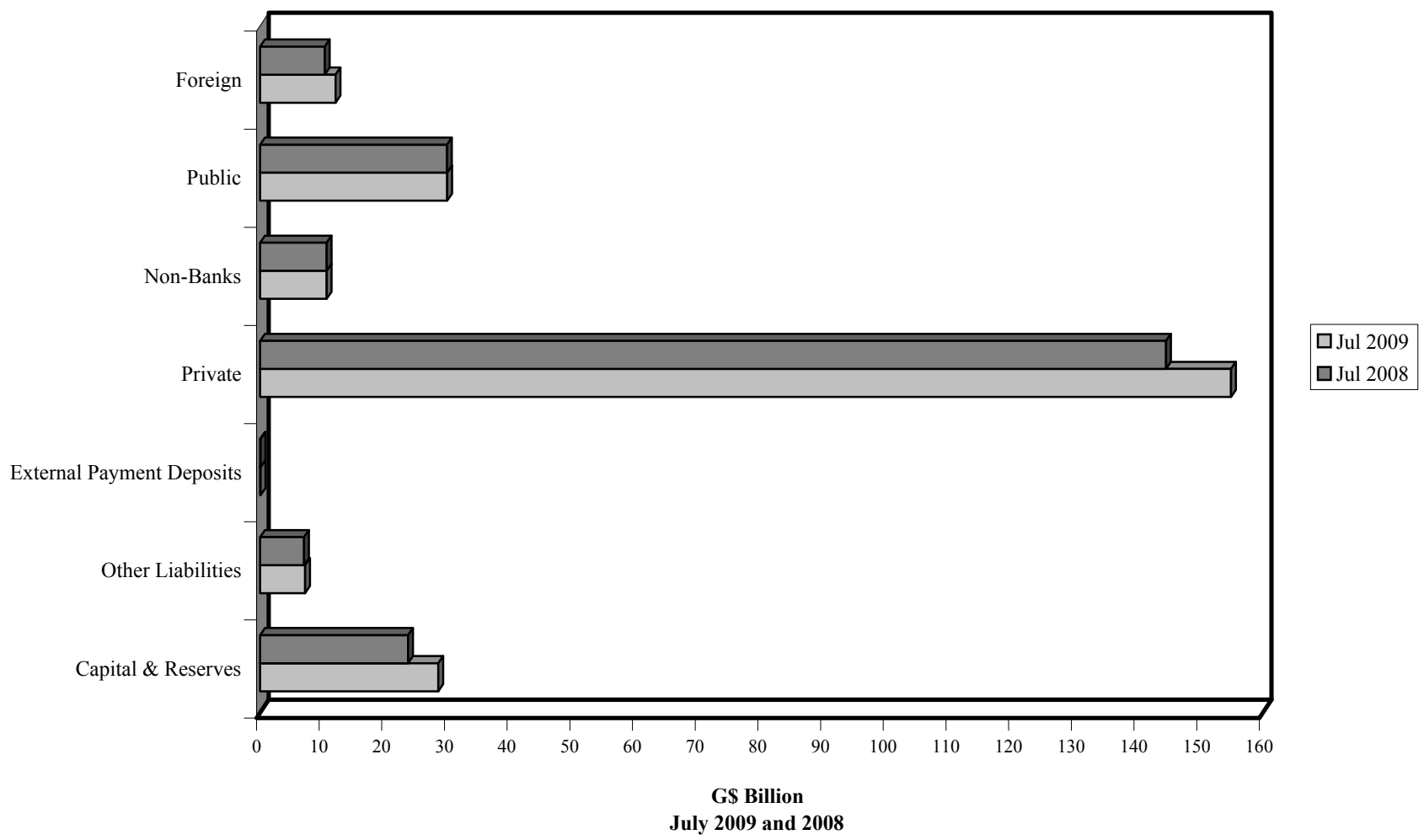
GENERAL NOTES

NOTES TO THE TABLES

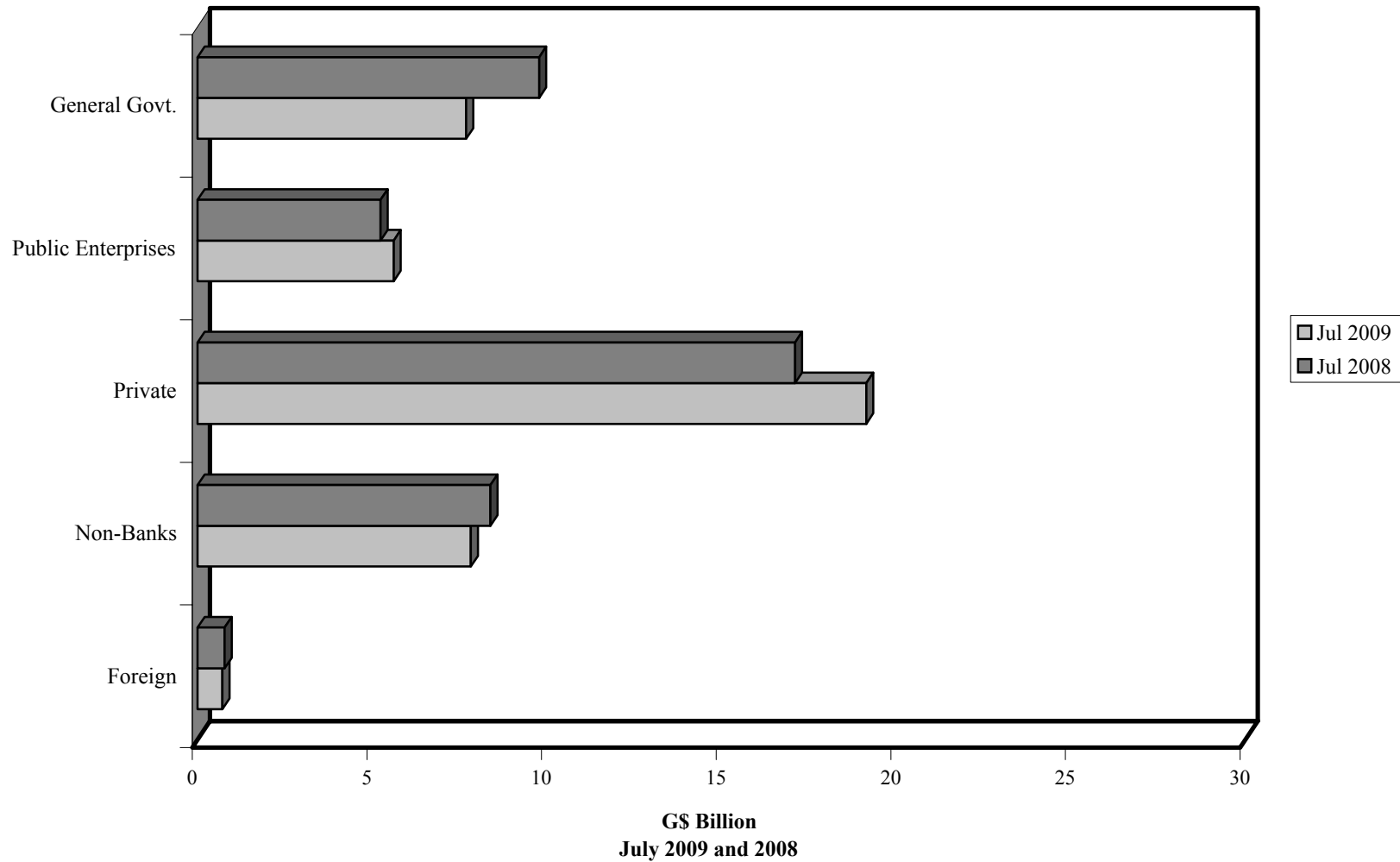
Graph I
Commercial Banks: Assets



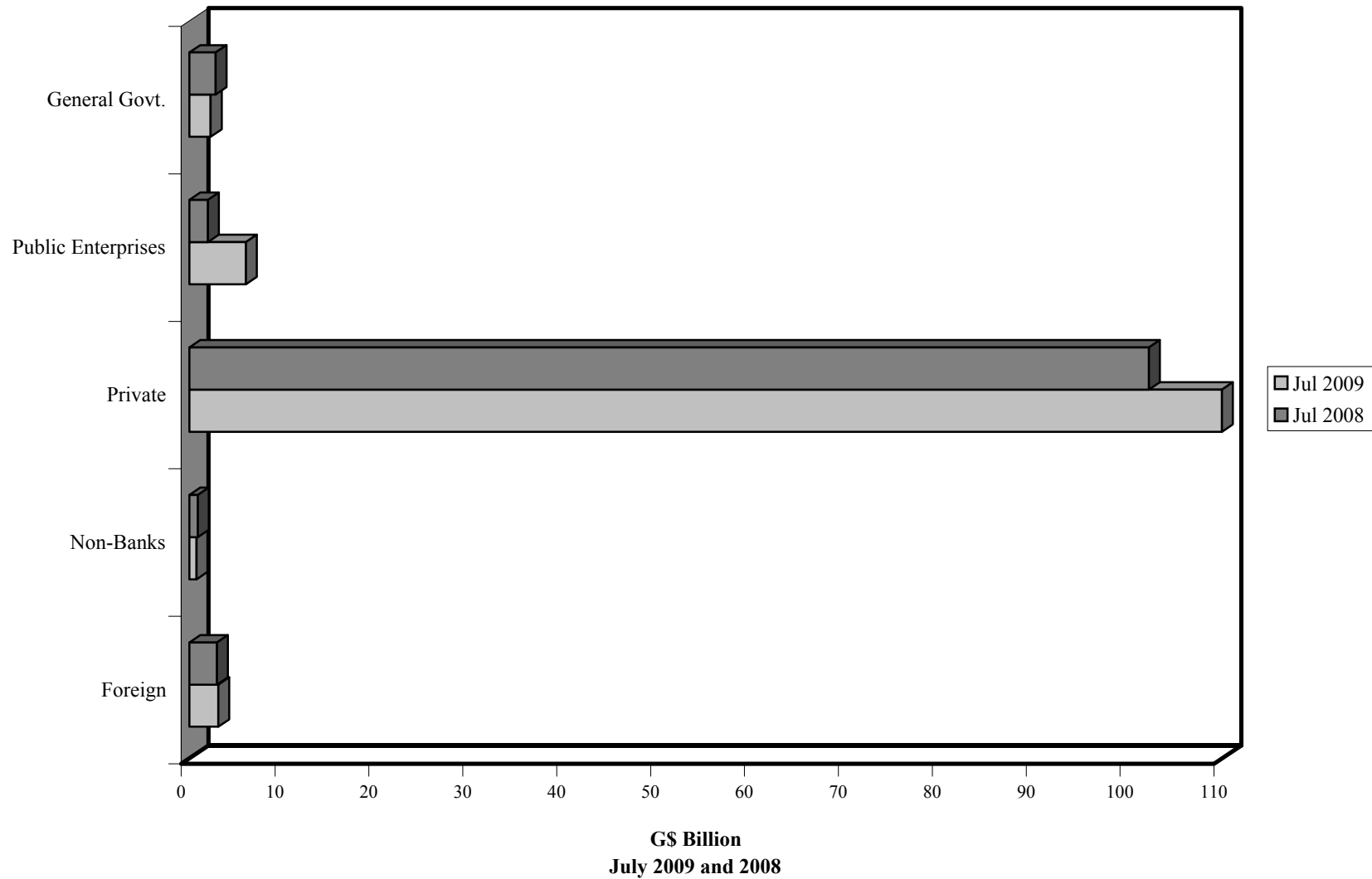
Graph II
Commercial Banks: Liabilities, Capital and Reserves



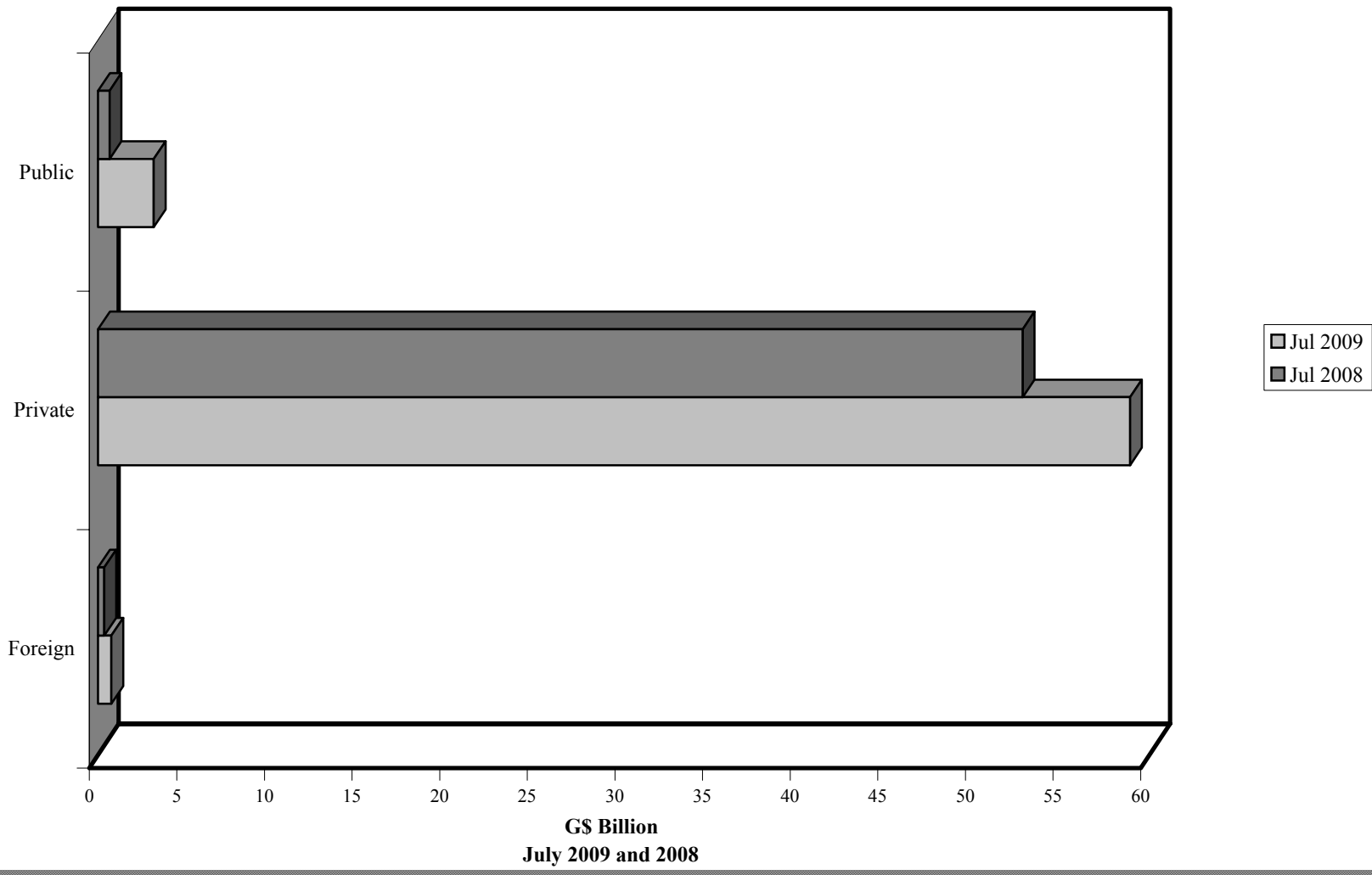
Graph III
Commercial Banks: Time Deposits



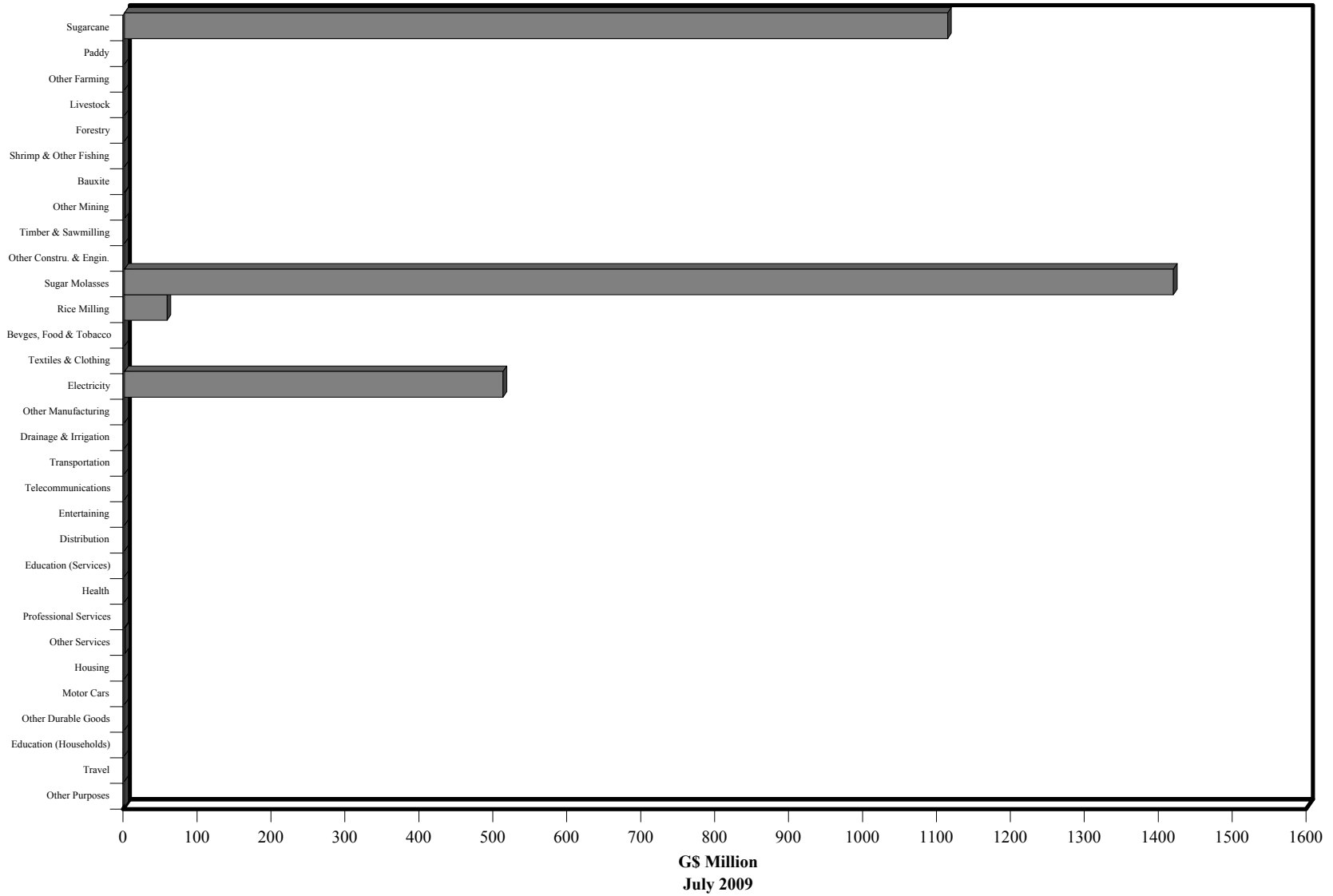
Graph IV
Commercial Banks: Savings Deposits



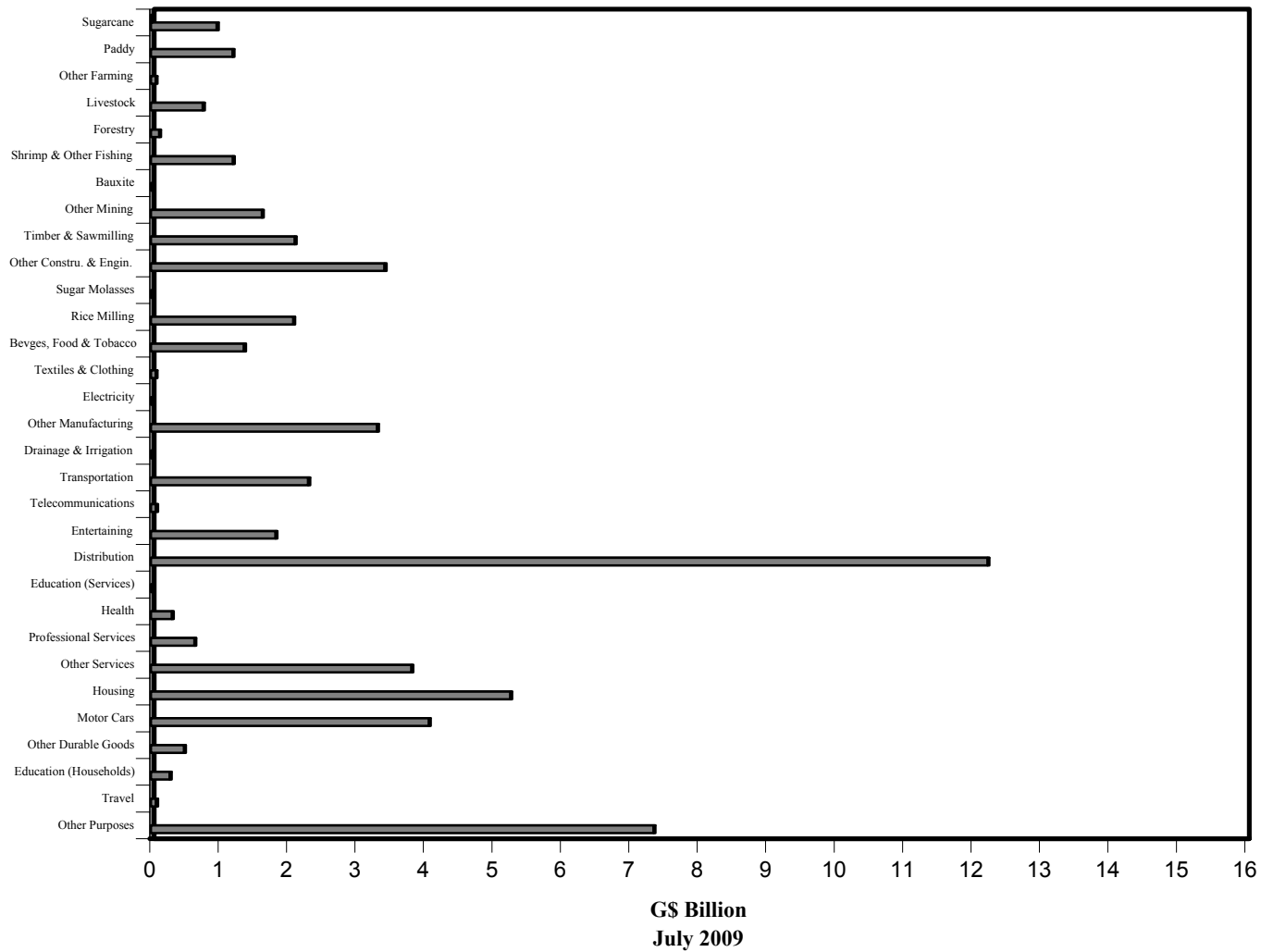
Graph V
Commercial Banks: Loans and Advances by Sector



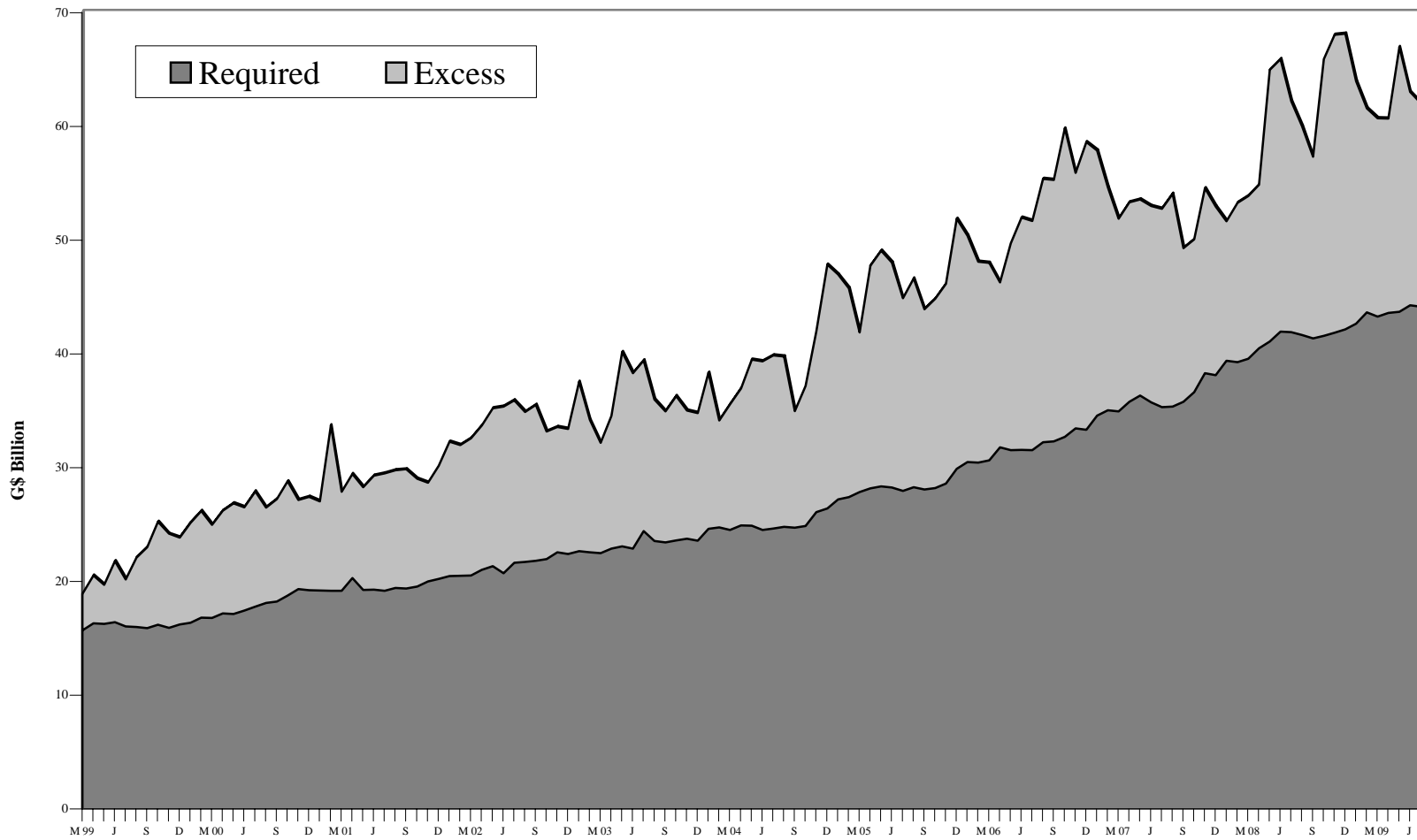
Graph VI
Commercial Banks: Credit to Public Sector by Economic Activity



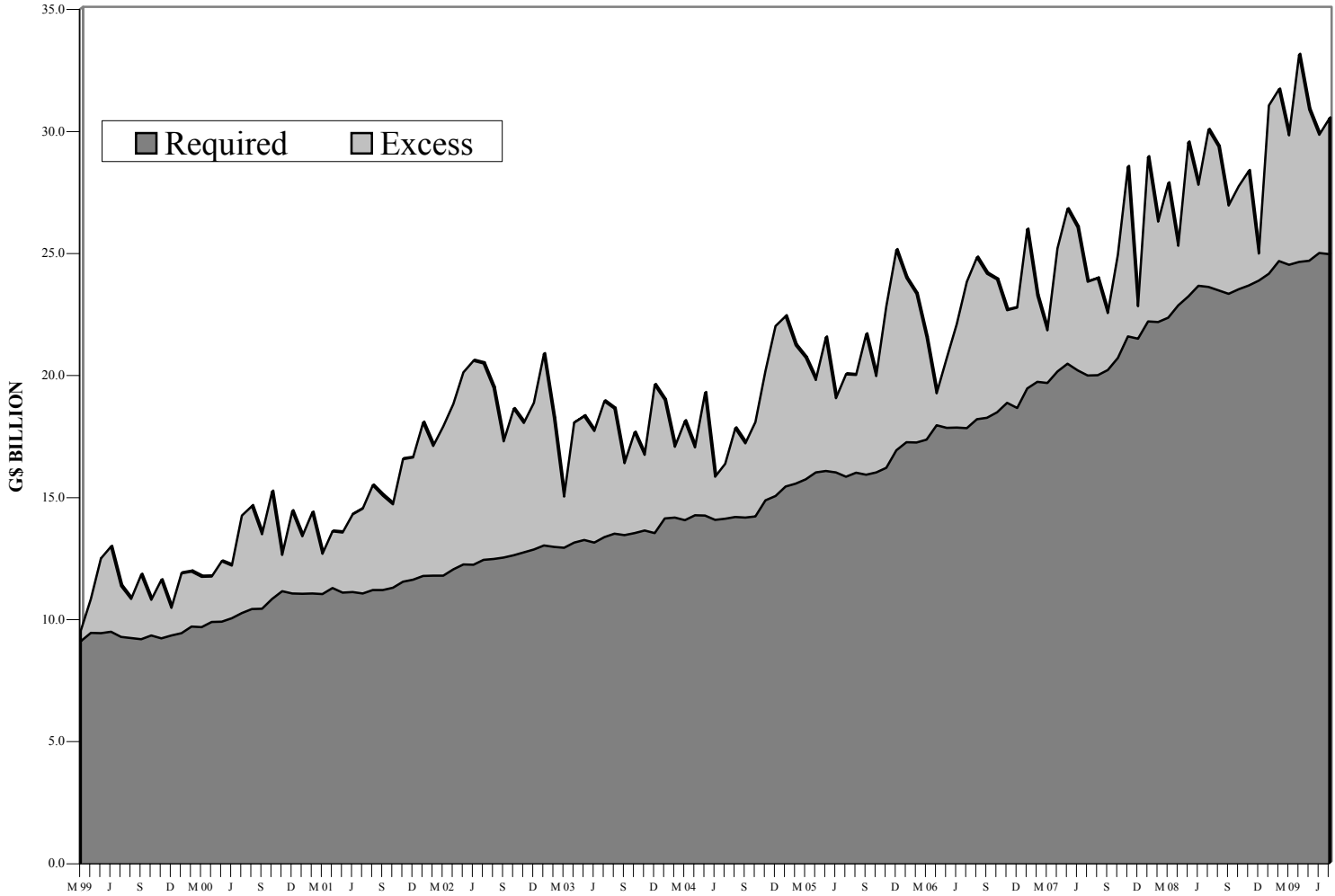
Graph VII
Commercial Banks: Credit to Private Sector by Economic Activity



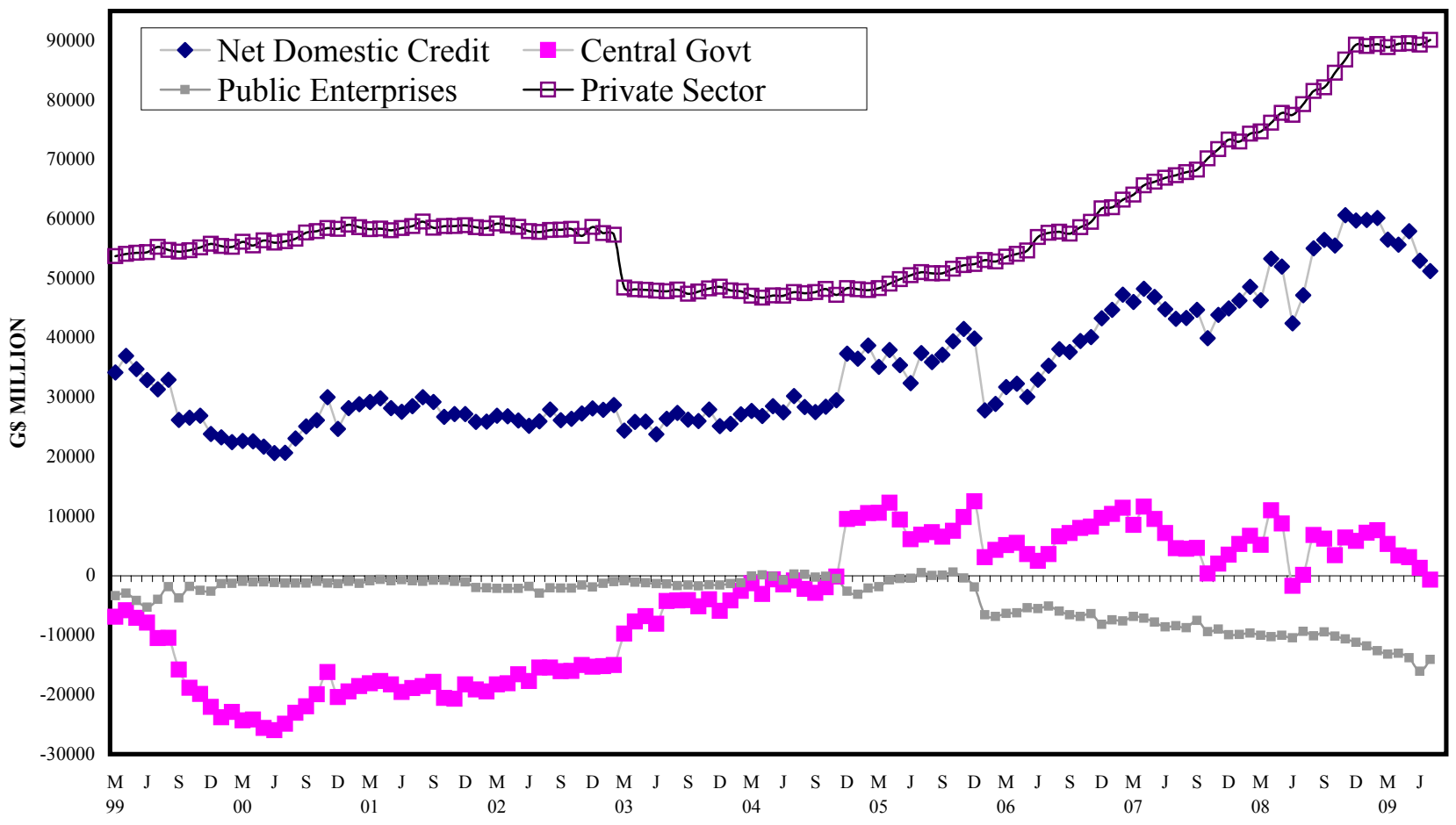
Graph VIII
Commercial Banks: Liquid Assets



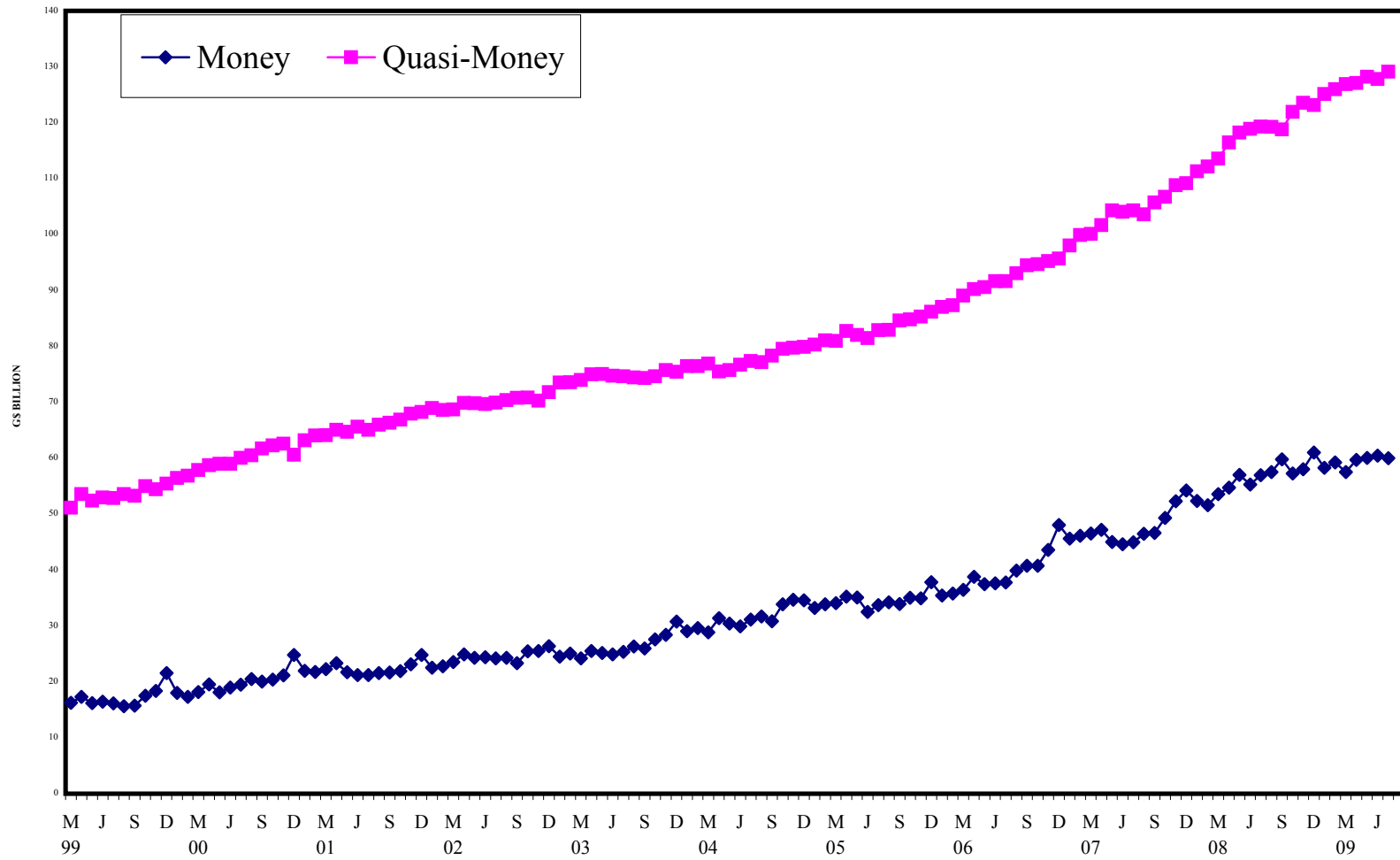
Graph IX
Commercial Banks: Reserve Requirements



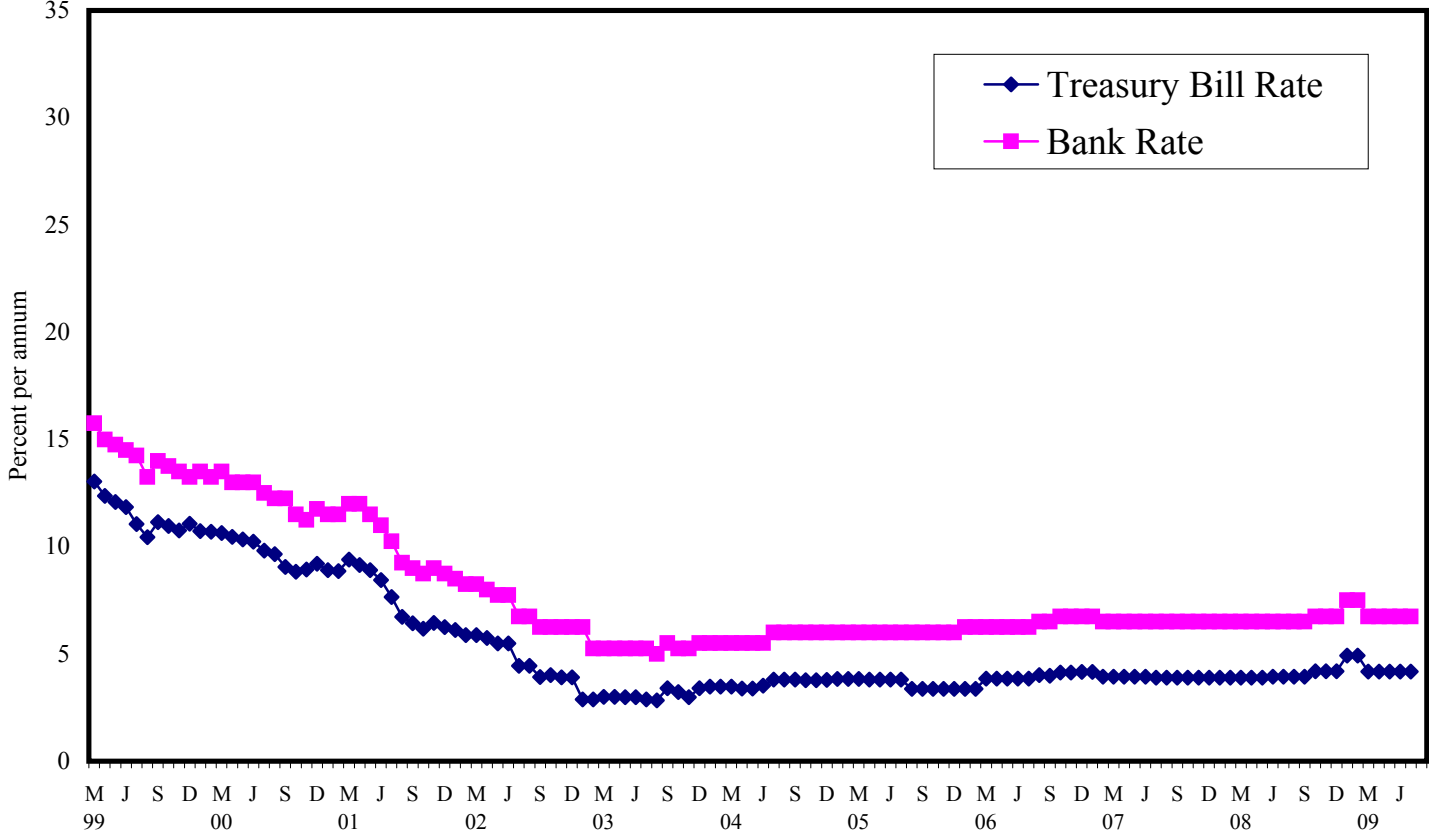
Graph X
Banking System: Net Domestic Credit



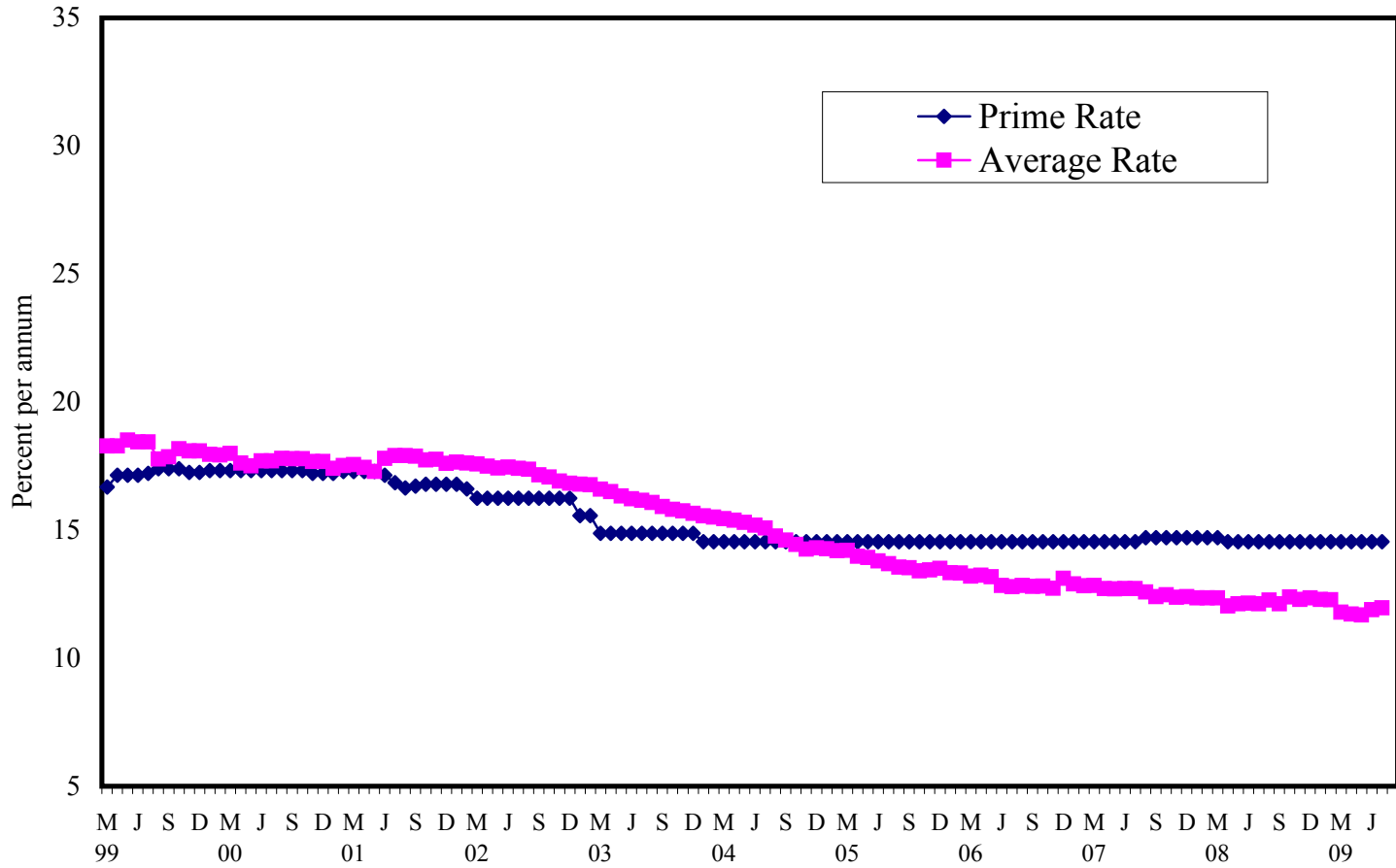
Graph XI
Banking System: Money and Quasi-Money



Graph XII
Bank Rate and 91-days Treasury Bill Rate

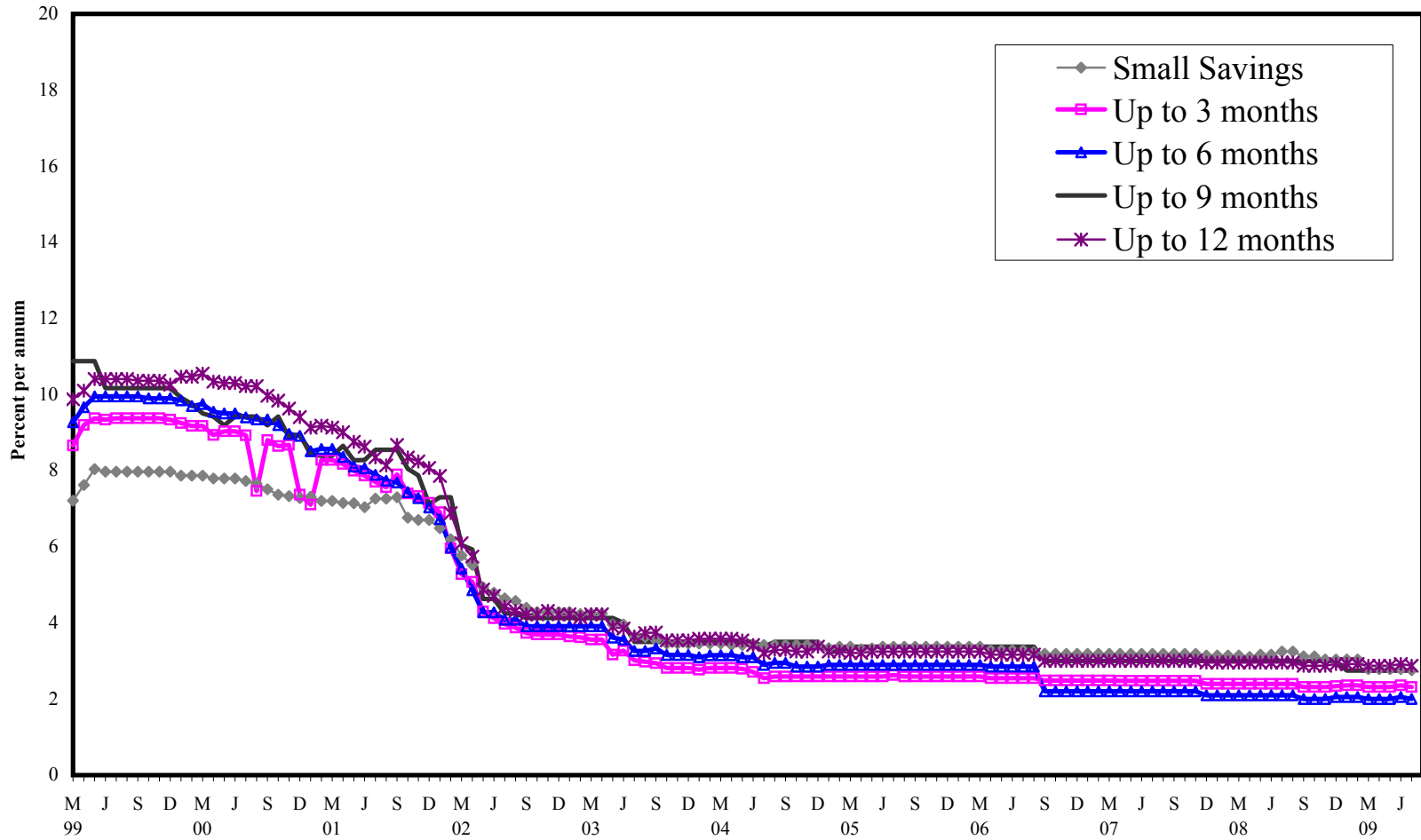


Graph XIII
Commercial Banks: Prime and Average* Lending Rate

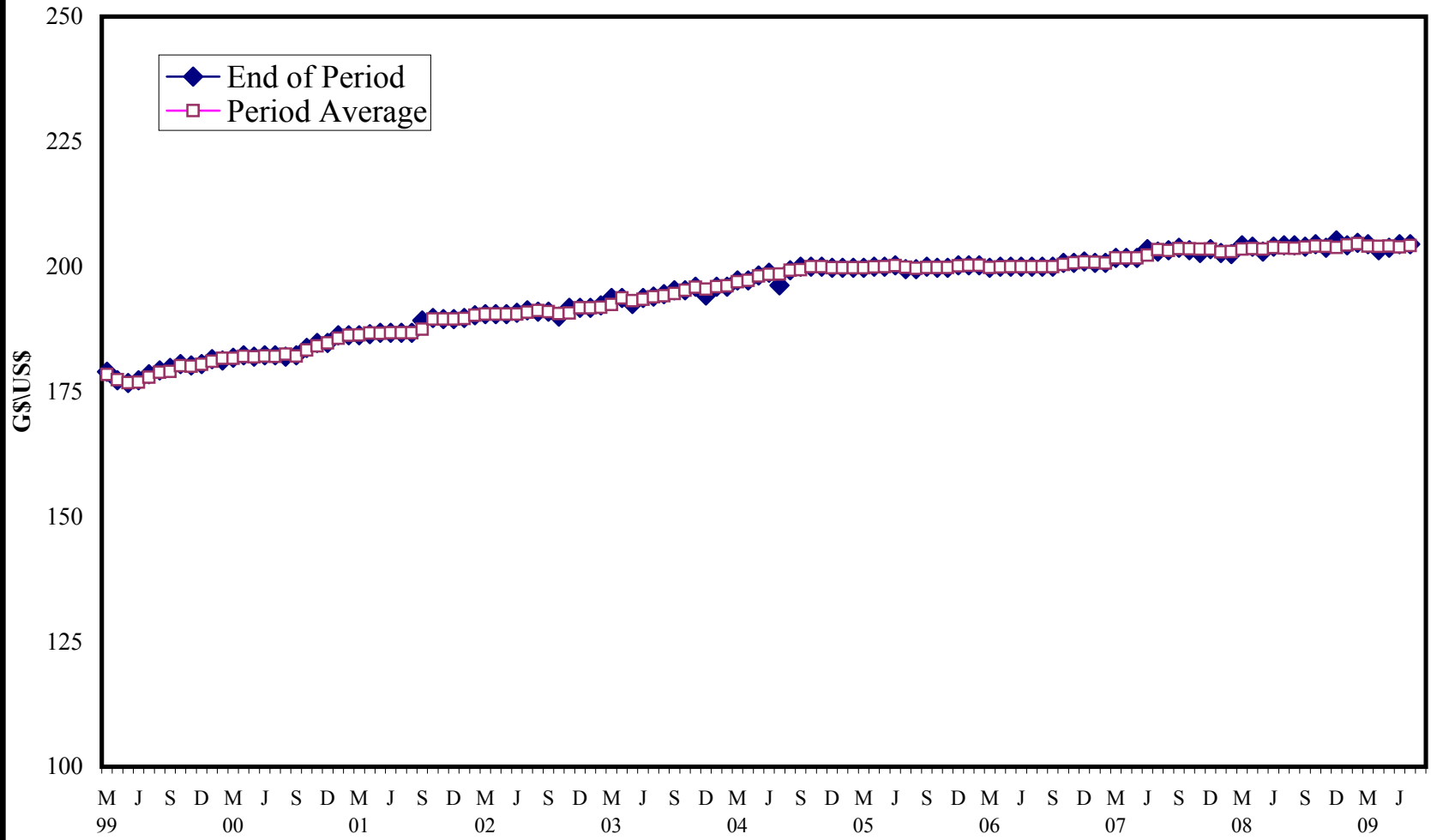


* Weighted average

Graph XIV
Commercial Banks: Time and Savings Deposit Rates



Graph XV
Market Exchange Rate



I. GENERAL NOTES

Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (eg 1989-90 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
- / Used between years (eg 1989/90) to indicate a crop year or fiscal year.
- † Means incomplete data due probably to under-reporting or partial response by respondents.
- * Means preliminary figures.
- ** Means revised figures.

In some cases, the individual items do not always sum up to the totals due to rounding.

Acknowledgement

The Bank of Guyana wishes to express its appreciation for the assistance received from the Ministry of Finance, State Planning Secretariat, Commercial Banks, Bureau of Statistics, some Public Corporations and other Private Sector agencies in the compilation of the data.

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

Balances with Foreign Banks: Deposits of the Central Bank with Foreign Banks. The data also include holdings of foreign notes and gold. Figures from December 2005 to December 2006 were restated to reflect the audited statements.

Gold Tranche with the I.M.F.: One quarter of Guyana's subscription to the International Monetary Fund (I.M.F.) quota, which is made in gold and/or convertible currencies.

Holdings of Special Drawing Rights: Unused portion of the Special Drawing Rights (S.D.R.s) allocated by the I.M.F.

Money Market Securities: Holdings of short-and long-term debt instruments of foreign governments and the International Bank for Reconstruction and Development (I.B.R.D.) recorded at cost. Figures from December 2005 to December 2006 were restated to reflect the audited statements.

Claims on the Central Government: Holdings of the Government of Guyana Treasury Bills, Debentures valued at cost and Advances from the Bank of Guyana. The Bank of Guyana Act No. 19 of 1998 section 46 has since removed the possibility of advances to Government since it restricted the Central Bank from extending credit directly or indirectly to the Government from that date.

Advances to Commercial Banks: Short term credit to Commercial Banks.

Other Assets: Include fixed assets such as land and buildings, furniture and equipment. Cheques in the process of collection, notes and coins issued by the British Caribbean Currency Board, non-interest-bearing debentures, and other miscellaneous assets are also included.

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

Value of notes issued for October 1999 and August 2000 does not correspond with figures in table 1.3 due to an accounting discrepancy.

Government Deposits: Current account deposits of the Central Government which includes sterilised amount from open market type operation with effect from 1994.

Deposits of International Organisations: Obligations to the I.M.F.; local currency component of the subscription to the I.M.F. quota; deposits of the I.B.R.D, the Caribbean Development Bank (C.D.B.) and foreign central banks. Other foreign liabilities of the Bank of Guyana are also included.

Bank Deposits-EPDs: Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers pending foreign exchange releases to meet foreign obligations which fell

into arrears prior to 1990. This scheme was discontinued for foreign obligations after 1990.

Bank Deposits-Other: Commercial Banks' interest earning deposits and statutory reserve deposits with Bank of Guyana are recorded here. With effect from December 1994, special interest earning deposits of the Commercial Banks were discontinued in favour of unremunerated required free reserves. The removal of remuneration for these deposits coincided with the issue of three-year debentures to sterilise the prevailing excess liquidity levels of banks.

Other Deposits: Includes deposits of National Insurance Scheme (N.I.S.), Livestock Development Fund, Guyana Pension Scheme, Mayor and City Council, Sinking Funds, Guyana Co-operative Agricultural and Industrial Development Bank, Export Development Fund No. 1, Guyana/Libya Agricultural Development Company Limited, and Guyana/Libyan Fishing Company among others.

Authorised Share Capital: The enactment of the Bank of Guyana Act No. 19 of 1998 provided for the increase in the capital for the Bank as part of the reform process.

Other Reserves: These reserves include General, Revaluation and Contingency Reserves.

Allocation of S.D.R.'s: Liability accruing from the SDRs allocated to Guyana, which are valued at the equivalent of Guyana dollar amount converted through the S.D.R./U.S. dollar cross rate.

Other Liabilities: Include provision for accrued expenses, items in transit; private investment fund; and miscellaneous items. The decline in Other Liabilities from November 30, 2002 to December 31, 2002 reflect the charging of valuation changes to Other and Government Deposits.

TABLE 1.3: Bank of Guyana: Currency Notes Issue

Total issue of less withdrawal of mutilated or spoiled legal tender notes. In December 1996, the Bank of Guyana introduced a G\$1,000 as part of its currency reform process. This was followed by the removal from the legal tender of the G\$10, G\$5, and G\$1 notes with effect from January 1997 and their conversion to coins the new legal tender until June 30, 1997.

TABLE 1.4: Bank of Guyana: Coins Issue

Total issue of less withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G\$10, G\$5, G\$1 coins as legal tender and removed from the specie the use of cents.

TABLE 2.1(a): Commercial Banks: Assets

Balances due from Banks abroad: Deposits of Commercial Banks with Non-Resident foreign banks included head offices and branches.

Loans to Non-Residents: Commercial Bank lending to Non-Resident customers. Due to re-classification at a Commercial Bank, figures for Private Sector and Non-Resident loans have been revised from December 2000 to May 2002. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for loans to Non – Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other Foreign Assets: Include foreign currency holdings and all other claims on Non-Residents by Commercial Banks. Due to reclassification at a Commercial Bank figures for Public Sector Other and Foreign Sector Other were revised from September 2002 to February 2003.

Securities: The total volume of Central Government Treasury Bills recorded at cost and debentures held by commercial banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for Securities include accrued interest from Dec. 2002.

Loans: Central Government borrowing from the Commercial Banks. See note above under loans to Non-Residents.

Public Enterprises: Loans and Advances extended by Commercial Banks to Public Financial Business Enterprises. Public Non-Financial Enterprises are defined as enterprises in which Government owns above 50 per cent of the share capital. See note above under loans to Non – Residents.

Other: Commercial Banks' claims on Local Government and the National Insurance Scheme. See note above under loans to Non-Residents

Non-Bank Financial Institutions: Loans issued to Public and Private Non-Bank Financial Institutions by Commercial Banks'. See note above under loans to Non-Residents

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents.

The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.

The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National bank of Industry and Commerce Limited on March 15' 2003 resulted in the decline in Private Sector Loans and Advances during March 2003.

Deposits with Bank of Guyana: Include statutory reserve deposits and interest earning deposits of the Commercial Banks. Effective December 28, 1994, interest-earning deposits discontinued.

External Payment Deposits (E.P.D): Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers, pending foreign exchange releases to meet external obligations.

Currency: Commercial Banks' holdings of local notes and coins.

Other Assets: Include balances due from other Commercial Banks, Real Estate Mortgage Loans, fixed assets such as land and building, furniture, equipment and other miscellaneous assets.

TABLE 2.1(b): Commercial Banks: Liabilities, Capital and Reserves

Balances due to Other Banks abroad: Foreign claims made on local Commercial Banks by Head Offices and other banks abroad.

Non-Resident Deposits: Total deposits made by Non-Resident customers with Commercial Banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for deposits to Non-Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other: Include all other foreign claims on Commercial Banks.

Central Government Deposits: Total demand, time and savings deposits made by the Central Government with Commercial Banks. See note above under deposits to Non-Residents.

Public Enterprise Deposits: Total demand, time and savings deposits made by Public Non-Financial Enterprises with the Commercial Banks. Due to the sale of Aroaima Bauxite Company to the government and a reclassification of its accounts from the Private to Public Sector, figures from January 2002 to April 2002 have been revised. See note above under deposits to Non-Residents.

Other Public Deposits: Include total deposits of Local Government and National Insurance Scheme. See note above under deposits to non-residents. See note on Table 2.4 Commercial

Banks: Time Deposits.

Non-Bank Financial Institutions Deposits: Consist of total deposits made by Public and Private Financial Institutions. See note above under deposits to Non-Residents. See note on Table 2.4: Commercial Banks: Time Deposits.

Private Sector Deposits: Include total demand, time and savings deposits of Private non-financial Business Enterprises and individual customers. See note above under Public Enterprises Deposits. See note above under deposits to non-residents.

External Payment Deposits: Comprise customers' deposits (public and private sector) with commercial banks on account of External Liabilities prior to 1990 and awaiting foreign exchange releases from the BOG.

Bank of Guyana: Commercial Bank short-term borrowing from the Bank of Guyana.

Other Liabilities: Other liabilities of the Commercial Banks include manager's cheques, acceptances, provision for taxes and other miscellaneous liabilities.

Capital and Reserve: The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National Bank of Industry and Commerce Limited on March 15, 2003 resulted in the decline in the capital and reserve of the banking systems during March 2003.

TABLE 2.2: Commercial Banks: Total Deposits

Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.

TABLE 2.3: Commercial Banks: Demand Deposits

Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded. See note under Public Enterprises Deposits for Tables 2.1 (b) above.

TABLE 2.4: Commercial Banks: Time Deposits

Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.

TABLE 2.5: Commercial Banks: Savings Deposits

Deposits with minimum withdrawal notice of one day; exclude inter-bank deposits. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note non-resident deposits for Table 2.1(b) above.

TABLE 2.6: Commercial Banks: Time Deposits by Maturity

Includes deposits of both Residents and Non-Residents. See note under Commercial Banks: Time Deposits for table 2.4 above.

TABLE 2.7: Commercial Banks: Savings Deposits

Includes deposits by both Residents and Non-Residents. Ending balance on savings accounts for November 2002 do not equate to the opening balance for December 2002 due to the addition of accrued interest to the December 2002 opening balance. The ending balance for February 2003 saving accounts differs from the opening balance for March 2003 due to the reclassification from

demand and time accounts to saving accounts.

TABLE 2.9: Commercial Banks: Clearing Balances

Comprise total amount of cheques cleared by and debited to the accounts of the Commercial Banks. A National Clearing House was established at the Bank of Guyana during 1998 whereby large (in excess of G\$500,000) and small valued cheques are cleared. Data recorded after 1998 in this table reflect the value of small valued cheques cleared over the reporting period.

TABLE 2.10: Commercial Banks: Total Loans and Advances

The data include Loans and Advances to Residents and Non-Residents. Real Estate Mortgage Loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1 (Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above

TABLE 2.11: Commercial Banks: Demand Loans and Advances

The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. See note under Private Sector For Table 2.1(a) above.

TABLE 2.12: Commercial Banks: Term Loans and Advances

The Loans and Advances are for longer periods extended to Residents and Non-Residents; inter-bank lending is excluded. See note under Private Sector for Table 2.1(a) above. See note under loans to Non-Residents for Table 2.1(a) above.

TABLE 2.13: Commercial Banks: Loans and Advances to Residents by Sector

The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.14: Commercial Banks: Liquid Assets

The liquid assets comprise Bank of Guyana notes and coins, foreign currency held by banks, (special interest earning) deposits held at the Bank of Guyana (BOG), balances due from other Commercial Banks - both local and foreign, Government of Guyana Treasury Bills. The special reserves deposits (SRDs) established in 1969, discontinued in 1994 as the Bank of Guyana sought to develop its capacity to manage the excess reserves of the bank more effectively. Approximately, 75-80 per cent of the SRDs were absorbed through a sale of three year, variable rate, fixed date debenture to the Commercial Banks.

Prior to March 1989, the legally required level of liquid assets to be held by the Commercial Banks against their deposit liabilities was calculated as the sum of 20 percent of demand liabilities and 15 percent of time liabilities. During the period March 31, 1989 to May 15, 1991 the determination of the required liquid assets held by the banks was based on actual holdings on specified dates. Accordingly, from March 31, 1989 to June 30, 1990 required liquid assets were stipulated as the actual holdings on March 15, 1989. Between July 30, 1990 and February 19, 1991 the required liquid assets was based on the assets held by the banks on September 30, 1989. Further, between February

20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities. Further, amendments to the liquid asset requirements became effective on 26th, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

Prior to May 16, 1991, the minimum required reserves of the Commercial Banks were calculated as 6 percent of demand liabilities and 4 percent of time liabilities. Their percentages were changed with effect from May 16, 1991, to 11 percent of demand liabilities and 9 percent of time liabilities. Commencing April 7, 1994, the minimum required reserves of the Commercial Banks were again revised to the sum of 16 percent of demand liabilities and 14 percent of time liabilities.

On June 29, 1998, in addition to Commercial Banks, other licensed Financial Institutions were required to maintain balances with the Central Bank against their deposits and other liabilities. Further, the required reserve period has been changed on Monday to Friday workweek instead of the Wednesday to Thursday week used previously. The required reserve period has been referred to as the reserve base period. The week following the current reserve base period, i.e. the reserve maintenance period is also based on the Monday to Friday workweek. The deposits and other liabilities to which the required reserve ratio(s) are applied are referred to as the reserve base. During the reserve maintenance period, all licensed Financial Institutions subject to reserve requirement are required to maintain reserves against the relevant deposit and other liabilities.

Effective February 1, 1999, the required reserve ratio applicable to all liabilities of licensed Financial Institutions was lowered to twelve per cent (12 %). The first reserve base period for which the revised requirements became relevant was the 1st to 5th February 1999 while the reserve maintenance period was the 8th to 12th February 1999. However, reserve balances for the Non-Bank licensed Financial Institutions are excluded from table 2.15.

TABLE 2.16(a): Foreign Exchange Intervention

This comprises of Bank of Guyana's purchases and sales to the Commercial Banks.

TABLE 2.16(b): Interbank Trade

This comprises of US dollar purchases and sales amongst the Commercial Banks.

TABLE 2.17: Commercial Banks holdings of treasury bills

These are short-term government securities held by the Commercial Banks with maturities of 91 days, 182 days and 364 days. Data are at face value.

TABLE 3.1: Monetary Survey

A consolidation of the balance sheets of the Bank of Guyana and Commercial Banks.

Foreign Assets (net)

Bank of Guyana: Gross foreign assets **less** gross foreign liabilities.

Commercial Banks: Gross foreign assets **less** gross foreign liabilities. See note under Loans to Non-Residents for Table 2.1 (a) above.

Domestic Credit

Government (net): Gross lending to Central Government by the banking system (a sum of Holdings of debentures, bonds, Treasury Bills and loans and advances **less** total deposits of the Central Government).

Public Enterprise (net): Gross borrowing by Non-Financial Public Enterprises from the banking system **less** their deposits. See notes under Public Enterprises Deposits for Table 2.1 (b) and Commercial Banks: Time Deposits for Table 2.4 above.

Other Public Sector (net): Gross borrowing from the banking system by local authorities and municipalities **less** their total deposits and other Public Sector funds. See note under loans to Non-Residents for Table 2.1(b) above.

Non-Bank Financial Institution (net): Gross borrowing from the banking system by the non-bank financial intermediaries with the banking system **less** their deposits. See notes under loans to Non-Residents for Table 2.1(b) and Commercial Banks: Time Deposits for Table 2.4 above.

Private Sector: Gross borrowing from the banking system. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

Money and Quasi-Money

Money: Currency outside banks **plus** private sector demand deposits, managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above

Currency: Currency issue (Table 1.2) **less** currency holdings by Commercial Banks (Table 2.1(a)).

Quasi-money: Time and savings deposits held by the Private Sector. See note under Public Enterprises Deposits for Table 2.1 (b) above.

Demand deposits: Balances of the Private Sector including managers' cheques and acceptances. See note under Public Enterprises Deposits for Table 2.1 (b) above.

Savings and Time deposits: Balances held by Private Sector. See note under Loans to Non-Residents for Table 2.1 (a) above.

Other (net): Includes the net sum of all assets and liabilities of the Bank of Guyana and the Commercial Banks not shown elsewhere.

TABLE 3.2: International Reserves and Foreign Assets

International Reserves

Bank of Guyana Foreign Assets: Data include gold holdings, balances with foreign banks, foreign notes, foreign cash in the process of collection, gold tranche with I.M.F., S.D.R. holdings and money securities.

Bank of Guyana Foreign Liabilities: Data include total short-term liabilities, short-term liabilities in arrears and total medium-term liabilities in arrears. The liabilities include interest obligations. Rescheduled short-term liabilities are excluded.

Foreign Assets

Bank of Guyana Foreign Assets: The composition of the assets is identical to that of International Reserves foreign assets above.

Bank of Guyana Foreign Liabilities: Data includes all short-term liabilities (current, arrears and

rescheduled) and all medium-term liabilities (current, arrears and rescheduled). The liabilities include interest obligations.

Commercial Bank Foreign Assets: Data includes foreign currencies in banks, net balances due from Head Office and other branches abroad, balances due from other banks abroad, foreign treasury bills and securities and credit to non-residents. See note under loans to Non-Residents for Table 2.1(a) above.

Commercial Bank Foreign Liabilities: Data includes net balances due to Head Office and other branches abroad, balances due to other banks abroad and deposits of non-residents.

TABLE 4.1: Guyana: Selected Interest Rates

Interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994. NBS deposit rate for September, October and December 2001 have been revised. Small savings rate for November 2001 has been revised. The rates for the Five dollar shares, Save and prosper shares and the deposits for NBS have been revised for July 2002. The average deposit rates for GNCB Trust Company has been revised for the period of September 2002. Due to the modification of the interest rate structure, figures for the Commercial Banks' weighted average lending rate from September 2005 have been revised.

TABLE 4.2: Commercial Banks: Selected Interest Rates

Arithmetic average of interest rates as reported by the Commercial Banks.

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards the end of the month. Treasury bills rates for Barbados for 2001 have been revised. The Euro area Bank Rate is the rate at which other Monetary Financial Institutions obtain overnight liquidity from the National Central Bank against eligible assets.

TABLE 4.4: Changes in Bank of Guyana Transaction Exchange Rates

The Guyana dollar was fixed in Pound Sterling at the rate of £1 to G\$4.80 until October of 1975 when it was linked to the US\$1 to G\$2.55.

On June 2, 1981, the Guyana dollar was pegged to a composite basket of currencies consisting of the United States dollar, Pound Sterling, Deutsche Mark, Trinidad and Tobago dollar and the Japanese Yen. The exchange rates was fixed at US\$1 to G\$3.00. The US dollar was the intervention currency used to determine the exchange rate.

From January 11, 1984, the composite basket of currencies was adjusted to include the Pound Sterling, Deutsche Mark, Japanese Yen, French Franc and the Netherlands Guilder, the US dollar, although nor part of the revised basket, remained as the intervention currency. The United States dollar/Guyana dollar exchange rate was announced weekly. From October 1984 until January 1987, the exchange rate was maintained in the range of G\$4.15 to G\$4.40 per US dollar.

Effective January 19, 1987, the Guyana dollar was devalued to G\$10 to US\$1, effective from April 3, 1989 the Guyana dollar was devalued moving from G\$33 per US\$ to US\$1. On June 15, 1990, the Guyana dollar was devalued from G\$33.00 per US\$ to G\$45.00 per US\$. Transactions for this rate were confined to payments in respect of oil imports and external debt services and proceeds from sugar and rice exports.

On February 21, 1991, the Guyana dollar was devalued from G\$45.00 to US\$ to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991, the exchange rate was fixed on a weekly basis. During the period February to September 1991, the exchange rate was determined by the previous week free market exchange rate of the Commercial Banks and Non-Bank dealers.

From October 1991, the average weighted daily exchange rate was telegraphic transfers for the three largest Commercial Banks was utilised to determine the exchange rate for the Bank of Guyana daily transactions.

TABLE 4.5: Exchange Rate

Yearly figures were revised to reflect the average for the year.

TABLE 4.6: Monthly Average Market Exchange Rate

On March 13, 1990, the authorities established the cambio system for foreign currency transactions. Under the system, transactions in the cambio market were conducted freely with licensed dealers (banks and non-banks) setting the rate at which foreign exchange could be bought and sold. The rates are referred to as the market exchange rates. Data collection for the Euro started in January 2004.

The buying rate is a weighted average of the purchase rates of all licensed foreign exchange dealers for the month.

The selling rate is a weighted average of the sales rates of all licensed foreign exchange dealers for the month.

The mid-rate is the average buying and selling rates of all licensed foreign exchange dealers. The rate is based on transactions in foreign notes only.

BANK OF GUYANA

1 Avenue of the Republic,
P.O. Box 1003,
Georgetown,
Guyana.

Telephone: (592) 226-3250-9
(592) 226-3261-5
Fax: (592) 227-2965
Website: <http://www.bankofguyana.org.gy>

*Any comments or queries?
Kindly contact the Director of Research, Bank of Guyana
e-mail: research@bankofguyana.org.gy*